

GUARANTEES
OF THE
ACCUMULATION POLICY.

NEW-YORK LIFE INSURANCE CO.

SPANISH-AMERICAN DEPARTMENT.

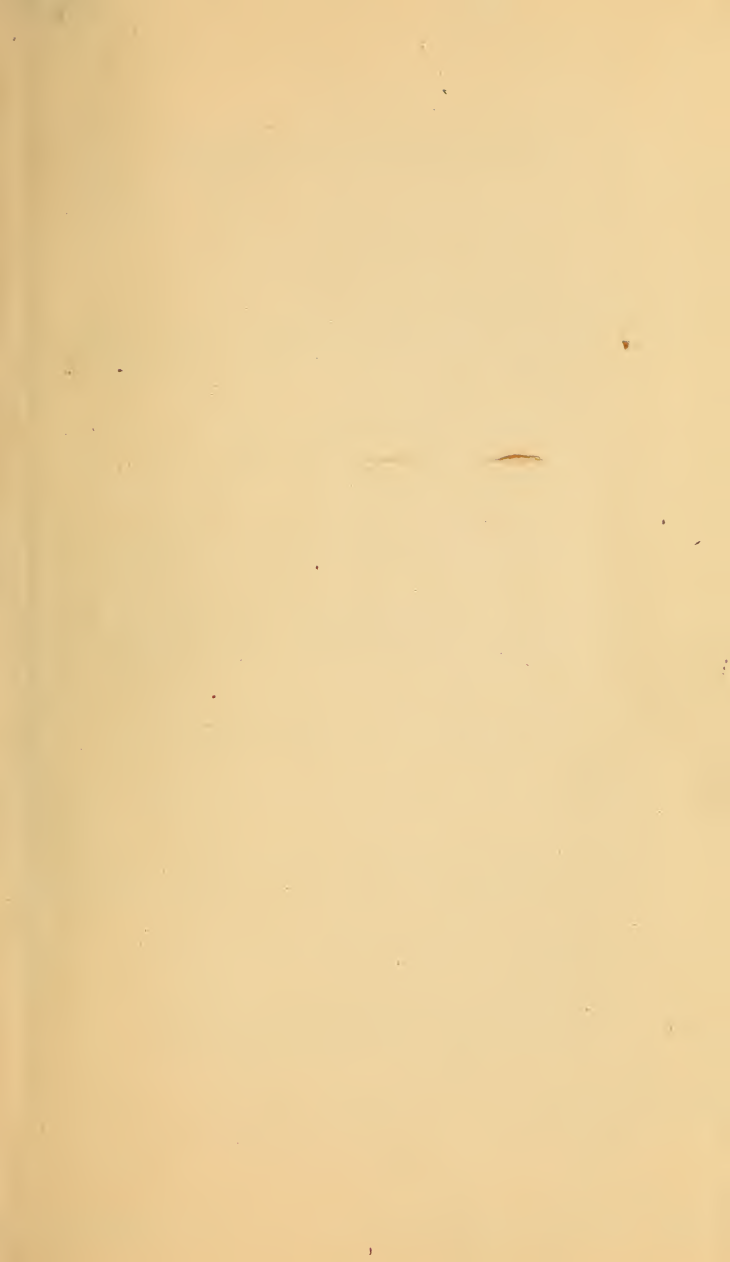
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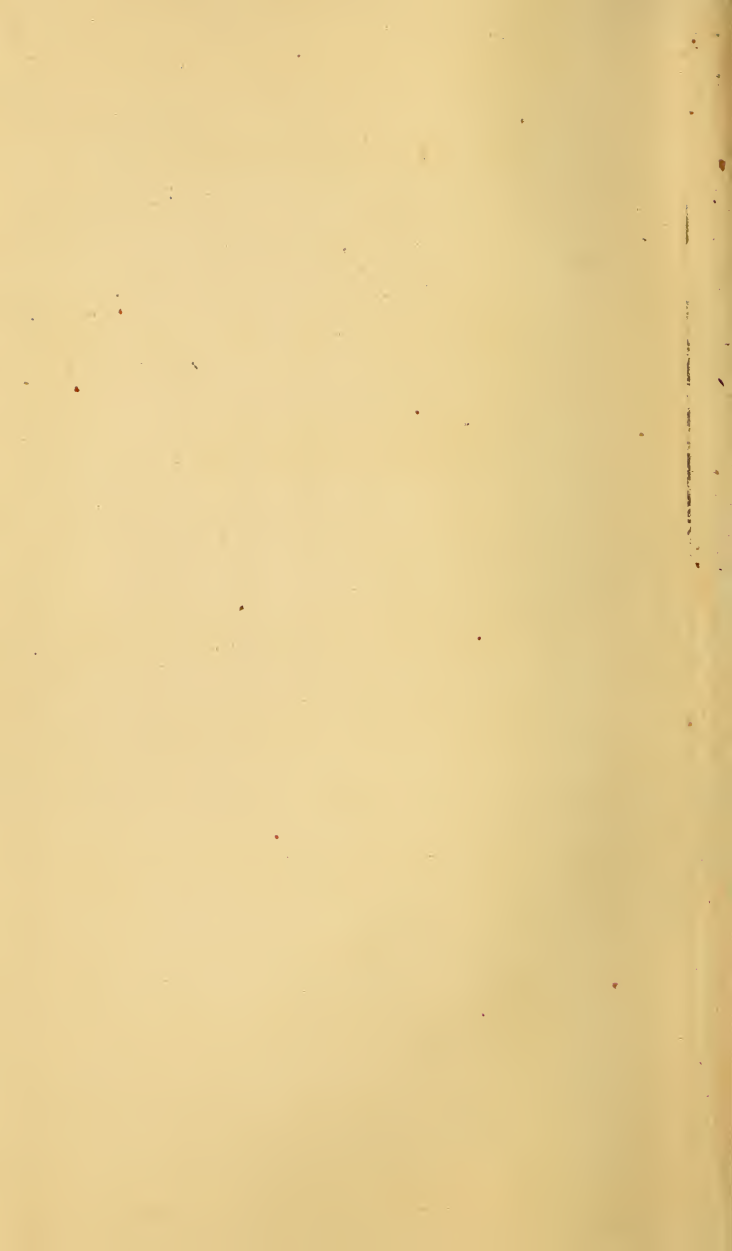
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UNITED STATES OF AMERICA.





GUARANTEES
OF THE
ACCUMULATION
POLICY

NEW-YORK LIFE

Insurance Company.

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Spanish-American Department.

1893.



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NEW-YORK LIFE INSURANCE COMPANY.

\$1,000 LIFE—ORDINARY.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 25.	Age 26.	Age 27.	Age 28.
Annual	\$31.40	\$32.00	\$32.70	\$33.40
Semi-annual	16.32	16.64	17.00	17.37
Quarterly ...	8.32	8.48	8.66	8.85

Years paid for.	Maximum Outstanding Loans.			
6	\$45	\$47	\$49	\$51
11	98	102	106	111
16	160	166	172	179

Period.	Guaranteed Reserve at end of Accumulation Period.			
10	\$98	\$102	\$106	\$111
15	160	166	172	179
20	230	239	247	256

If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	Yrs.	Mos.	\$	Yrs.	Mos.	\$	Yrs.	Mos.	\$	Yrs.	Mos.	\$
3	1	1	50	1	1	52	1	2	53	1	2	55
4	1	7	67	1	7	69	1	8	70	1	8	72
5	2	1	84	2	2	85	2	2	88	2	3	90
6	2	7	100	2	7	102	2	8	105	2	9	108
7	3	0	117	3	1	119	3	2	123	3	2	125
8	3	6	133	3	6	136	3	7	140	3	8	143
9	3	11	149	4	0	152	4	1	158	4	3	160
10	4	5	166	4	6	170	4	7	174	4	9	178
11	4	10	182	5	0	187	5	1	191	5	2	196
12	5	4	199	5	6	203	5	7	208	5	8	213
13	5	10	215	5	11	220	6	0	225	6	0	229
14	6	3	231	6	4	236	6	4	241	6	5	246
15	6	7	247	6	8	252	6	8	257	6	8	262
16	6	11	262	6	11	268	6	11	273	6	11	279
17	7	3	278	7	2	283	7	2	289	7	1	295
18	7	5	293	7	5	298	7	4	304	7	3	310
19	7	8	308	7	7	314	7	6	319	7	5	325

\$1,000

LIFE—ORDINARY.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 29.	Age 30.	Age 31.	Age 32.								
Annual	\$34.20	\$35.00	\$35.90	\$36.80								
Semi-annual	17.78	18.20	18.67	19.14								
Quarterly ...	9.06	9.28	9.51	9.75								
Years paid for.	Maximum Outstanding Loans.											
6	\$53	\$55	\$58	\$60								
11	115	120	124	129								
16	186	193	201	208								
Period.	Guaranteed Reserve at end of Accumulation Period.											
10	\$115	\$120	\$124	\$129								
15	186	193	201	208								
20	266	276	285	296								
If payment of premiums is discontinued.												
Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	1	2	56	1	2	57	1	3	58	1	3	59
4	1	9	74	1	9	76	1	10	78	1	10	80
5	2	4	93	2	4	95	2	5	98	2	6	100
6	2	9	111	2	10	113	2	11	116	3	0	119
7	3	3	129	3	5	132	3	6	135	3	7	138
8	3	10	147	3	11	150	4	0	154	4	1	158
9	4	4	165	4	5	169	4	6	173	4	7	177
10	4	10	182	4	11	187	4	11	191	5	0	195
11	5	3	200	5	4	204	5	5	209	5	5	214
12	5	8	217	5	9	222	5	9	227	5	9	232
13	6	1	234	6	1	239	6	1	244	6	1	249
14	6	5	251	6	4	256	6	4	262	6	4	267
15	6	8	268	6	7	273	6	7	279	6	6	284
16	6	11	284	6	10	290	6	9	295	6	8	301
17	7	1	300	7	0	306	6	11	311	6	9	317
18	7	2	316	7	1	322	7	0	327	6	10	333
19	7	4	331	7	2	337	7	1	343	6	11	348

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ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 33.		Age 34.		Age 35.		Age 36.	
Annual	\$37.80		\$38.80		\$39.90		\$41.00	
Semi-annual	19.66		20.18		20.75		21.32	
Quarterly ...	10.02		10.28		10.57		10.86	

Years paid for.	Maximum Outstanding Loans.							
6	\$62		\$65		\$68		\$70	
11	135		140		146		151	
16	216		224		233		241	

Period.	Guaranteed Reserve at end of Accumulation Period.							
10	\$135		\$140		\$146		\$151	
15	216		224		233		241	
20	306		316		327		338	

If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	1	3	62	1	4	63	1	4	65	1	4	66
4	1	11	82	1	11	84	2	0	86	2	0	88
5	2	7	102	2	7	105	2	8	107	2	9	110
6	3	1	122	3	2	125	3	3	128	3	3	130
7	3	8	141	3	8	145	3	9	149	3	9	151
8	4	2	160	4	2	165	4	3	169	4	3	172
9	4	7	180	4	8	185	4	8	189	4	8	193
10	5	0	199	5	1	204	5	1	208	5	0	212
11	5	5	218	5	5	223	5	5	227	5	4	232
12	5	9	236	5	8	241	5	8	246	5	7	251
13	6	0	254	5	11	259	5	11	264	5	10	269
14	6	3	272	6	2	277	6	1	282	6	0	287
15	6	5	289	6	4	295	6	2	300	6	1	305
16	6	7	306	6	5	312	6	4	317	6	2	322
17	6	8	323	6	6	328	6	5	333	6	3	339
18	6	9	338	6	7	344	6	5	349	6	3	355
19	6	9	354	6	7	359	6	5	365	6	3	370

\$1,000

LIFE—ORDINARY.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 37.	Age 38.	Age 39.	Age 40.
Annual	\$42.20	\$43.50	\$44.90	\$46.30
Semi-annual	21.94	22.62	23.35	24.08
Quarterly ...	11.18	11.53	11.90	12.27

Years paid for.	Maximum Outstanding Loans.			
6	\$73	\$76	\$80	\$83
11	157	164	170	177
16	250	259	269	278

Period.	Guaranteed Reserve at end of Accumulation Period.			
10	\$157	\$164	\$170	\$177
15	250	259	269	278
20	349	360	372	383

If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.	
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	1	5	68	1	5	70	1	5	71	1	6	73
4	2	1	90	2	1	93	2	1	95	2	2	96
5	2	9	113	2	10	116	2	10	118	2	11	120
6	3	4	134	3	4	138	3	5	140	3	5	143
7	3	10	155	3	10	159	3	10	162	3	10	166
8	4	3	176	4	3	180	4	3	184	4	2	187
9	4	8	197	4	8	200	4	7	205	4	6	209
10	5	0	217	4	11	221	4	11	225	4	10	230
11	5	3	236	5	2	241	5	1	245	5	0	250
12	5	6	256	5	5	260	5	4	265	5	3	269
13	5	8	274	5	7	279	5	6	284	5	4	289
14	5	10	292	5	9	297	5	7	302	5	5	307
15	5	11	310	5	10	315	5	8	320	5	6	325
16	6	0	327	5	11	332	5	9	337	5	7	342
17	6	1	344	5	11	349	5	9	354	5	7	358
18	6	1	360	5	11	365	5	9	370	5	7	374
19	6	1	375	5	11	380	5	9	385	5	6	390

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LIFE—ORDINARY.
ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 41.	Age 42.	Age 43.	Age 44.
Annual	\$47.80	\$49.50	\$51.30	\$53.10
Semi-annual	24.86	25.74	26.68	27.61
Quarterly ...	12.67	13.12	13.59	14.07
Years paid for.	Maximum Outstanding Loans.			
6	\$87	\$90	\$94	\$98
11	184	190	198	205
16	287	297	307	317
Period.	Guaranteed Reserve at end of Accumulation Period.			
10	\$184	\$190	\$198	\$205
15	287	297	307	317
20	394	406	418	429

If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	1	6	75	1	6	76	1	6	78	1	6	81
4	2	2	98	2	2	101	2	2	103	2	2	106
5	2	11	122	2	11	126	2	11	128	2	10	131
6	3	4	146	3	4	149	3	4	151	3	3	155
7	3	10	169	3	9	172	3	8	175	3	8	180
8	4	2	190	4	1	195	4	0	198	3	11	202
9	4	6	212	4	5	217	4	4	221	4	2	225
10	4	9	234	4	7	238	4	6	242	4	5	246
11	4	11	254	4	10	258	4	8	263	4	7	267
12	5	1	274	5	0	278	4	10	283	4	8	287
13	5	3	293	5	1	297	4	11	302	4	9	306
14	5	4	312	5	2	316	5	0	320	4	10	325
15	5	4	329	5	2	334	5	0	338	4	10	343
16	5	5	347	5	3	351	5	1	355	4	10	363
17	5	5	363	5	3	368	5	0	376	4	10	386
18	5	5	379	5	2	387	5	0	398	4	10	408
19	5	4	398	5	2	409	4	11	420	4	9	431

\$1,000

LIFE—ORDINARY.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 45.	Age 46.	Age 47.	Age 48.								
Annual	\$55.10	\$57.20	\$59.50	\$61.90								
Semi-annual	28.65	29.74	30.94	32.19								
Quarterly ...	14.60	15.16	15.77	16.40								
Years paid for.	Maximum Outstanding Loans.											
6	\$102	\$106	\$110	\$114								
11	212	220	227	235								
16	327	337	347	357								
Period.	Guaranteed Reserve at end of Accumulation Period.											
10	\$212	\$220	\$227	\$235								
15	327	337	347	357								
20	441	452	464	475								
If payment of premiums is discontinued.												
Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	1	6	82	1	6	84	1	6	85	1	5	87
4	2	2	108	2	1	110	2	1	112	2	0	114
5	2	10	133	2	9	136	2	9	138	2	8	140
6	3	3	158	3	2	161	3	1	163	3	0	165
7	3	7	182	3	6	185	3	5	188	3	4	191
8	3	10	205	3	9	208	3	8	211	3	7	214
9	4	1	227	4	0	231	3	10	234	3	9	237
10	4	3	249	4	2	253	4	0	257	3	11	260
11	4	5	270	4	4	274	4	2	278	4	0	281
12	4	7	291	4	5	294	4	3	298	4	1	305
13	4	7	310	4	6	314	4	4	321	4	2	330
14	4	8	329	4	6	336	4	4	345	4	2	354
15	4	8	350	4	6	360	4	4	369	4	2	379
16	4	8	373	4	6	383	4	4	394	4	2	404
17	4	8	396	4	6	407	4	4	417	4	1	428
18	4	8	419	4	5	430	4	3	441	4	1	451
19	4	7	442	4	5	453	4	2	463	4	0	473

\$1,000

LIFE—ORDINARY.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 49.	Age 50.	Age 51.	Age 52.
Annual	\$64.40	\$67.20	\$70.10	\$73.20
Semi-annual	33.49	34.94	36.45	38.06
Quarterly ...	17.07	17.81	18.58	19.40
Years paid for.	Maximum Outstanding Loans.			
6	\$118	\$122	\$127	\$131
11	242	250	258	266
16	367	377	387	397
Period.	Guaranteed Reserve at end of Accumulation Period.			
10	\$242	\$250	\$258	\$266
15	367	377	387	397
20	486	498	508	519

If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.	
	<i>Yrs.</i>	<i>Mos.</i>	<i>\$</i>	<i>Yrs.</i>	<i>Mos.</i>	<i>\$</i>	<i>Yrs.</i>	<i>Mos.</i>	<i>\$</i>	<i>Yrs.</i>	<i>Mos.</i>	<i>\$</i>
3	1	5	88	1	4	90	1	4	91	1	4	92
4	2	0	116	1	11	117	1	11	119	1	11	121
5	2	7	144	2	6	145	2	6	147	2	6	150
6	2	11	168	2	10	171	2	10	173	2	9	176
7	3	3	193	3	1	196	3	1	199	3	0	201
8	3	5	217	3	4	220	3	3	225	3	2	228
9	3	7	242	3	6	244	3	5	250	3	4	256
10	3	9	263	3	7	269	3	6	277	3	6	284
11	3	10	288	3	9	295	3	7	303	3	7	312
12	3	11	313	3	9	321	3	8	330	3	7	339
13	4	0	338	3	10	348	3	8	357	3	7	366
14	4	0	364	3	10	373	3	8	383	3	7	392
15	4	0	389	3	10	399	3	8	408	3	7	417
16	4	0	414	3	10	423	3	8	432	3	7	441
17	3	11	437	3	9	447	3	8	456	3	7	464
18	3	11	461	3	9	470	3	7	479	3	7	487
19	3	10	483	3	8	492	3	6	500	3	6	510

\$1,000 LIFE—ORDINARY.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 53.	Age 54.	Age 55.	Age 56.
Annual	\$76.50	\$80.10	\$83.90	\$87.90
Semi-annual	39.78	41.65	43.63	45.71
Quarterly ...	20.27	21.23	22.23	23.29

Years paid for.	Maximum Outstanding Loans.			
6	\$136	\$140	\$145	\$150
11	274	282	290	298
16	407	417	427	437

Period.	Guaranteed Reserve at end of Accumulation Period.			
10	\$274	\$282	\$290	\$298
15	407	417	427	437
20	530	540	551	561

If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.	
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	1	3	94	1	3	95	1	3	97	1	3	98
4	1	10	123	1	10	124	1	10	127	1	9	130
5	2	5	151	2	5	153	2	4	157	2	3	162
6	2	8	179	2	8	182	2	7	187	2	6	193
7	2	11	207	2	11	212	2	10	217	2	9	224
8	3	2	236	3	1	241	3	0	247	2	11	255
9	3	3	264	3	2	270	3	1	278	3	0	285
10	3	4	292	3	3	300	3	3	307	3	1	315
11	3	5	320	3	4	328	3	3	336	3	2	343
12	3	6	347	3	5	356	3	4	363	3	2	371
13	3	6	374	3	5	382	3	4	390	3	3	398
14	3	6	400	3	5	408	3	4	416	3	3	424
15	3	6	425	3	5	433	3	4	441	3	2	450
16	3	6	449	3	5	457	3	3	467	3	2	476
17	3	5	473	3	4	482	3	3	491	3	2	501
18	3	5	496	3	3	506	3	3	516	3	1	525
19	3	4	520	3	3	530	3	1	539	3	0	548

\$1,000
LIFE—ORDINARY.
ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 57.	Age 58.	Age 59.	Age 60.
Annual	\$92.30	\$96.90	\$101.80	\$107.10
Semi-annual	48.00	50.39	52.94	55.69
Quarterly ...	24.46	25.68	26.98	28.38
Years paid for.	Maximum Outstanding Loans.			
6	\$155	\$159	\$164	\$169
11	306	314	322	330
16	446	456	465	474
Period.	Guaranteed Reserve at end of Accumulation Period.			
10	\$306	\$314	\$322	\$330
15	446	456	465	474
20	572	583	595	607

If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	1	2	100	1	2	103	1	1	105	1	1	108
4	1	8	133	1	8	136	1	7	141	1	6	145
5	2	2	166	2	2	170	2	1	175	2	0	179
6	2	6	198	2	5	203	2	4	208	2	3	213
7	2	8	230	2	7	236	2	6	241	2	5	247
8	2	10	261	2	9	267	2	7	273	2	6	279
9	2	11	292	2	10	299	2	9	305	2	7	310
10	3	0	322	2	11	328	2	10	335	2	9	341
11	3	1	350	2	11	357	2	10	364	2	9	371
12	3	1	378	3	0	385	2	10	393	2	10	401
13	3	1	405	3	0	413	2	11	421	2	10	429
14	3	1	432	3	0	441	2	11	449	2	10	457
15	3	1	459	3	0	467	2	11	476	2	10	484
16	3	1	484	2	11	493	2	10	502	2	9	511
17	3	1	509	2	11	518	2	10	527	2	9	537
18	3	0	534	2	10	543	2	9	552	2	8	562
19	2	11	558	2	10	567	2	9	577	2	7	587

\$1,000

LIFE—10 PAYMENTS.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 25.	Age 26.	Age 27.	Age 28.
Annual.....	\$60.40	\$61.40	\$62.40	\$63.50
Semi-annual	31.41	31.93	32.45	33.02
Quarterly...	16.01	16.27	16.54	16.83

Policy Year.	Maximum Outstanding Loans.			
6th to 10th } 11th to 15th } 16th to 20th }	\$151 340 381	\$154 348 389	\$158 355 399	\$161 364 408

Period.	Guaranteed Reserve at end of Accumulation Period.			
10 15 20	\$340 381 428	\$348 389 438	\$355 399 449	\$364 408 460

If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.	
	Yrs.	Mos.	\$	Yrs.	Mos.	\$	Yrs.	Mos.	\$	Yrs.	Mos.	\$
3	4	9	300	4	8	300	4	7	300	4	7	300
4	7	8	400	7	7	400	7	6	400	7	4	400
5	10	8	500	10	6	500	10	4	500	10	2	500
6	13	0	600	12	9	600	12	5	600	12	1	600
7	15	0	700	14	7	700	14	3	700	13	10	700
8	16	9	800	16	3	800	15	9	800	15	6	800
9	18	3	900	17	8	900	17	4	900	17	0	900

\$1,000

LIFE—10 PAYMENTS.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 29.	Age 30.	Age 31.	Age 32.
Annual.....	\$64.60	\$65.80	\$67.00	\$68.30
Semi-annual	33.59	34.22	34.84	35.52
Quarterly...	17.12	17.44	17.76	18.10

Policy Year.	Maximum Outstanding Loans.			
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6th to 10th } 11th to 15th } 16th to 20th }	\$165	\$169	\$173	\$177
	372	381	389	399
	418	428	438	449

Period.	Guaranteed Reserve at end of Accumulation Period.			
10	\$372	\$381	\$389	\$399
15	418	428	438	449
20	470	481	493	504

If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	Yrs.	Mos.	\$	Yrs.	Mos.	\$	Yrs.	Mos.	\$	Yrs.	Mos.	\$
3	4	6	300	4	6	300	4	6	300	4	6	300
4	7	3	400	7	1	400	7	1	400	7	0	400
5	9	11	500	9	9	500	9	8	500	9	6	500
6	11	10	600	11	8	600	11	6	600	11	4	600
7	13	7	700	13	4	700	13	1	700	12	10	700
8	15	2	800	14	10	800	14	7	800	14	3	800
9	16	8	900	16	4	900	15	11	900	15	7	900

\$1,000

LIFE—10 PAYMENTS.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 33.	Age 34.	Age 35.	Age 36.
Annual,.....	\$69.60	\$71.00	\$72.50	\$74.00
Semi-annual	36.19	36.92	37.70	38.48
Quarterly ...	18.44	18.82	19.21	19.61
Policy Year.	Maximum Outstanding Loans.			
6th to 10th }	\$181	\$185	\$190	\$194
11th to 15th }	408	418	428	438
16th to 20th }	460	470	481	493
Period.	Guaranteed Reserve at end of Accumulation Period.			
10	\$408	\$418	\$428	\$438
15	460	470	481	493
20	515	527	539	551

If payment of premiums is discontinued.

Years paid for.	INSURANCE :—			INSURANCE :—			INSURANCE :—			INSURANCE :—		
	Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.	
	Yrs. Mos.	\$		Yrs. Mos.	\$		Yrs. Mos.	\$		Yrs. Mos.	\$	
3	4 5	300		4 5	300		4 5	300		4 5	300	
4	6 11	400		6 10	400		6 9	400		6 8	400	
5	9 5	500		9 3	500		9 1	500		8 11	500	
6	11 1	600		10 11	600		10 8	600		10 5	600	
7	12 7	700		12 4	700		12 0	700		11 9	700	
8	13 11	800		13 7	800		13 3	800		12 11	800	
9	15 3	900		14 10	900		14 6	900		14 1	900	

\$1,000

LIFE—10 PAYMENTS.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 37.	Age 38.	Age 39.	Age 40.
Annual.....	\$75.60	\$77.20	\$78.90	\$80.80
Semi-annual	39.31	40.14	41.03	42.02
Quarterly...	20.03	20.46	20.91	21.41

Policy Year.	Maximum Outstanding Loans.			
6th to 10th }	\$199	\$204	\$209	\$214
11th to 15th }	449	460	470	481
16th to 20th }	504	515	527	539

Period.	Guaranteed Reserve at end of Accumulation Period.			
10	\$449	\$460	\$470	\$481
15	504	515	527	539
20	563	575	587	599

If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	4	5	300	4	4	300	4	4	300	4	3	300
4	6	7	400	6	6	400	6	4	400	6	3	400
5	8	9	500	8	7	500	8	5	500	8	2	500
6	10	2	600	9	11	600	9	8	600	9	5	600
7	11	5	700	11	2	700	10	10	700	10	6	700
8	12	7	800	12	3	800	11	11	800	11	7	800
9	13	9	900	13	4	900	13	0	900	12	7	900

\$1,000

LIFE—10 PAYMENTS.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 41.	Age 42.	Age 43.	Age 44.
Annual.....	\$82.70	\$84.70	\$86.70	\$88.90
Semi-annual	43.00	44.04	45.08	46.23
Quarterly...	21.92	22.44	22.98	23.56

Policy Year.	Maximum Outstanding Loans.			
6th to 10th } 11th to 15th } 16th to 20th }	\$219 493 551	\$225 504 563	\$230 515 575	\$235 527 587

Period.	Guaranteed Reserve at end of Accumulation Period.			
10 15 20	\$493 551 611	\$504 563 623	\$515 575 636	\$527 587 648

If payment of premiums is discontinued.

Years paid for.	INSURANCE :—			INSURANCE :—			INSURANCE :—			INSURANCE :—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	4	2	300	4	1	300	4	0	300	3	11	300
4	6	1	400	5	11	400	5	9	400	5	7	400
5	7	11	500	7	9	500	7	6	500	7	3	500
6	9	2	600	8	10	600	8	7	600	8	4	600
7	10	2	700	9	11	700	9	7	700	9	3	700
8	11	2	800	10	10	800	10	6	800	10	2	800
9	12	3	900	11	10	900	11	6	900	11	1	900

\$1,000

LIFE—10 PAYMENTS.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 45.	Age 46.	Age 47.	Age 48.
Annual.....	\$91.23	\$93.60	\$96.20	\$98.80
Semi-annual	47.42	48.67	50.02	51.38
Quarterly...	21.17	24.80	25.49	26.18

Policy Year.	Maximum Outstanding Loans.			
6th to 10th } 11th to 15th } 16th to 20th }	\$240 539 599	\$245 551 611	\$250 563 623	\$255 575 636

Period.	Guaranteed Reserve at end of Accumulation Period.			
10 15 20	\$539 599 660	\$551 611 672	\$563 623 683	\$575 636 695

If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.	
	<i>Yrs</i>	<i>Mos</i>	\$	<i>Yrs</i>	<i>Mos</i>	\$	<i>Yrs</i>	<i>Mos</i>	\$	<i>Yrs</i>	<i>Mos</i>	\$
3	3	10	300	3	8	300	3	6	300	3	5	300
4	5	5	400	5	3	400	5	1	400	4	10	400
5	7	0	500	6	9	500	6	6	500	6	3	500
6	8	0	600	7	9	600	7	5	600	7	2	600
7	8	11	700	8	7	700	8	3	700	7	11	700
8	9	10	800	9	5	800	9	1	800	8	9	800
9	10	9	900	10	4	900	9	11	900	9	7	900

\$1,000

LIFE—10 PAYMENTS.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 49.	Age 50.	Age 51.	Age 52.
Annual.....	\$101.60	\$104.60	\$107.70	\$110.90
Semi-annual	52.83	54.39	56.00	57.67
Quarterly ...	26.92	27.72	28.54	29.39
Policy Year.	Maximum Outstanding Loans.			
6th to 10th	\$260	\$265	\$270	\$275
11th to 15th	587	599	611	623
16th to 20th	648	660	672	683
Period.	Guaranteed Reserve at end of Accumulation Period.			
10	\$587	\$599	\$611	\$623
15	648	660	672	683
20	707	718	729	740

If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	Yrs.	Mos.	\$	Yrs.	Mos.	\$	Yrs.	Mos.	\$	Yrs.	Mos.	\$
3	3	3	300	3	2	300	3	0	300	2	11	300
4	4	8	400	4	5	400	4	4	400	4	2	400
5	6	0	500	5	9	500	5	7	500	5	6	500
6	6	10	600	6	7	600	6	5	600	6	2	600
7	7	8	700	7	4	700	7	1	700	6	11	700
8	8	5	800	8	1	800	7	10	800	7	8	800
9	9	3	900	8	11	900	8	8	900	8	6	900

\$1,000

LIFE—10 PAYMENTS.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 53.	Age 54.	Age 55.	Age 56.
Annual.....	\$114.20	\$117.80	\$121.60	\$125.50
Semi-annual	59.38	61.26	63.23	65.26
Quarterly ...	30.26	31.22	32.22	33.26

Policy Year.	Maximum Outstanding Loans.			
6th to 10th } 11th to 15th } 16th to 20th }	\$280 636 695	\$285 648 707	\$290 660 718	\$294 672 729

Period.	Guaranteed Reserve at end of Accumulation Period.			
10 15 20	\$636 695 751	\$648 707 762	\$660 718 772	\$672 729 782

If payment of premiums is discontinued.

Years paid for.	INSURANCE :—			INSURANCE :—			INSURANCE :—			INSURANCE :—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	2	10	300	2	9	300	2	8	300	2	6	300
4	4	1	400	4	0	400	3	10	400	3	8	400
5	5	4	500	5	2	500	4	11	500	4	9	500
6	6	1	600	5	10	600	5	8	600	5	6	600
7	6	9	700	6	6	700	6	4	700	6	1	700
8	7	7	800	7	3	800	7	1	800	6	10	800
9	8	4	900	8	1	900	7	10	900	7	8	900

\$1,000

LIFE—10 PAYMENTS.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 57.	Age 58.	Age 59.	Age 60.
Annual.....	\$129.70	\$134.10	\$138.70	\$143.60
Semi-annual	67.44	69.73	72.12	74.67
Quarterly ...	34.37	35.54	36.76	38.05
Policy Year.	Maximum Outstanding Loans.			
6th to 10th } 11th to 15th } 16th to 20th }	\$299 683 740	\$303 695 751	\$307 707 762	\$310 718 772
Period.	Guaranteed Reserve at end of Accumulation Period.			
10 15 20	\$683 740 792	\$695 751 802	\$707 762 811	\$718 772 820

If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	2	5	300	2	4	300	2	3	300	2	1	300
4	3	6	400	3	5	400	3	2	400	3	1	400
5	4	7	500	4	5	500	4	3	500	4	1	500
6	5	3	600	5	1	600	4	10	600	4	8	600
7	5	11	700	5	9	700	5	6	700	5	3	700
8	6	7	800	6	5	800	6	2	800	5	11	800
9	7	5	900	7	2	900	6	11	900	6	8	900

\$1,000

LIFE—15 PAYMENTS.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 25.	Age 26.	Age 27.	Age 28.				
Annual.....	\$48.40	\$49.20	\$50.09	\$50.90				
Semi-annual	25.17	25.58	26.00	26.47				
Quarterly...	12.83	13.04	13.25	13.49				
Policy Year.	Maximum Outstanding Loans.							
6th to 10th }	\$101	\$103	\$105	\$108				
11th to 15th }	225	231	236	242				
16th to 20th }	381	389	399	408				
Period.	Guaranteed Reserve at end of Accumulation Period.							
10	\$225	\$231	\$236	\$242				
15	381	389	399	408				
20	428	438	449	460				
If payment of premiums is discontinued.								
Years paid for.	INSURANCE:—		INSURANCE:—		INSURANCE:—		INSURANCE:—	
	Extended, \$1,000	or, Paid-up.	Extended, \$1,000	or, Paid-up.	Extended, \$1,000	or, Paid-up.	Extended, \$1,000	or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	<i>Yrs.</i>	<i>Mos.</i>	<i>Yrs.</i>	<i>Mos.</i>	<i>Yrs.</i>	<i>Mos.</i>
3	2	11	200	2	11	200	2	11
4	4	8	266	4	8	266	4	7
5	6	5	333	6	5	333	6	3
6	8	0	400	7	11	400	7	8
7	9	6	466	9	4	466	9	0
8	10	10	533	10	8	533	10	4
9	12	1	600	11	9	600	11	6
10	13	1	666	12	11	666	12	7
11	14	2	733	13	11	733	13	5
12	15	2	800	14	10	800	14	3
13	16	0	866	15	8	866	15	0
14	16	11	933	16	6	933	15	9

\$1,000

LIFE—15 PAYMENTS.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 29.	Age 30.	Age 31.	Age 32.
Annual.....	\$51.80	\$52.70	\$53.70	\$54.70
Semi-annual	26.94	27.40	27.92	28.44
Quarterly...	13.73	13.96	14.23	14.50

Policy Year.	Maximum Outstanding Loans.			
6th to 10th } 11th to 15th } 16th to 20th }	\$111 247 418	\$113 253 428	\$116 260 438	\$119 266 449

Period.	Guaranteed Reserve at end of Accumulation Period.			
10 15 20	\$247 418 470	\$253 423 481	\$260 438 493	\$266 449 504

If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.	
	<i>Yrs. Mos.</i>	\$		<i>Yrs. Mos.</i>	\$		<i>Yrs. Mos.</i>	\$		<i>Yrs. Mos.</i>	\$	
3	2 10	200		2 10	200		2 10	200		2 10	200	
4	4 6	266		4 6	266		4 6	266		4 6	266	
5	6 3	333		6 2	333		6 2	333		6 2	333	
6	7 7	400		7 7	400		7 6	400		7 6	400	
7	8 11	466		8 10	466		8 9	466		8 8	466	
8	10 2	533		10 1	533		9 11	533		9 9	533	
9	11 3	600		11 1	600		10 11	600		10 8	600	
10	12 3	666		12 0	666		11 9	666		11 6	666	
11	13 1	733		12 10	733		12 7	733		12 3	733	
12	13 11	800		13 7	800		13 3	800		12 11	800	
13	14 8	866		14 4	866		13 11	866		13 7	866	
14	15 5	933		15 0	933		14 8	933		14 3	933	

\$1,000

LIFE—15 PAYMENTS.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 33.	Age 34.	Age 35.	Age 36.								
Annual.....	\$55.80	\$56.90	\$58.10	\$59.40								
Semi-annual	29.02	29.59	30.21	30.89								
Quarterly...	14.79	15.08	15.40	15.74								
Policy Year.	Maximum Outstanding Loans.											
6th to 10th	\$122	\$125	\$128	\$131								
11th to 15th	273	279	286	293								
16th to 20th	460	470	481	493								
Period.	Guaranteed Reserve at end of Accumulation Period.											
10	\$273	\$279	\$286	\$293								
15	460	470	481	493								
20	515	527	539	551								
If payment of premiums is discontinued.												
Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	2	11	200	2	11	200	2	11	200	2	11	200
4	4	6	266	4	6	266	4	6	266	4	5	266
5	6	2	333	6	1	333	6	1	333	6	0	333
6	7	5	400	7	4	400	7	3	400	7	1	400
7	8	6	466	8	5	466	8	4	466	8	1	466
8	9	7	533	9	4	533	9	2	533	8	11	533
9	10	5	600	10	2	600	10	0	600	9	8	600
10	11	3	666	10	11	666	10	8	666	10	5	666
11	11	11	733	11	8	733	11	4	733	11	0	733
12	12	7	800	12	3	800	11	11	800	11	7	800
13	13	3	866	12	10	866	12	6	866	12	2	866
14	13	10	933	13	6	933	13	1	933	12	9	933

\$1,000

LIFE—15 PAYMENTS.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 37.	Age 38.	Age 39.	Age 40.
Annual.....	\$60.70	\$62.10	\$63.50	\$65.00
Semi-annual	31.56	32.29	33.02	33.80
Quarterly ...	16.08	16.46	16.83	17.22
Policy Year.	Maximum Outstanding Loans.			
6th to 10th }	\$135	\$138	\$142	\$145
11th to 15th }	300	308	315	322
16th to 20th }	504	515	527	539

Period.	Guaranteed Reserve at end of Accumulation Period.			
10	\$300	\$308	\$315	\$322
15	504	515	527	539
20	563	575	587	599

If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.	
	<i>Yrs.</i>	<i>Mos.</i>	<i>\$</i>	<i>Yrs.</i>	<i>Mos.</i>	<i>\$</i>	<i>Yrs.</i>	<i>Mos.</i>	<i>\$</i>	<i>Yrs.</i>	<i>Mos.</i>	<i>\$</i>
3	2	11	200	2	10	200	2	10	200	2	10	200
4	4	5	266	4	4	266	4	4	266	4	3	266
5	5	11	333	5	10	333	5	9	333	5	7	333
6	7	0	400	6	10	400	6	8	400	6	6	400
7	7	11	466	7	9	466	7	6	466	7	4	466
8	8	9	533	8	6	533	8	3	533	8	0	533
9	9	5	600	9	2	600	8	11	600	8	8	600
10	10	1	666	9	9	666	9	6	666	9	2	666
11	10	8	733	10	4	733	10	0	733	9	8	733
12	11	3	800	10	10	800	10	6	800	10	2	800
13	11	9	866	11	5	866	11	0	866	10	8	866
14	12	4	933	11	11	933	11	7	933	11	2	933

\$1,000

LIFE—15 PAYMENTS.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 41.	Age 42.	Age 43.	Age 44.
Annual.....	\$66.60	\$68.30	\$70.00	\$71.90
Semi-annual	34.63	35.52	36.40	37.39
Quarterly ...	17.65	18.10	18.55	19.05
Policy Year.	Maximum Outstanding Loans.			
6th to 10th }	\$149	\$153	\$156	\$160
11th to 15th }	329	337	344	351
16th to 20th }	551	563	575	587
Period.	Guaranteed Reserve at end of Accumulation Period.			
10	\$329	\$337	\$344	\$351
15	551	563	575	587
20	611	623	636	648

If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.	
	<i>Yrs. Mos.</i>	<i>\$</i>		<i>Yrs. Mos.</i>	<i>\$</i>		<i>Yrs. Mos.</i>	<i>\$</i>		<i>Yrs. Mos.</i>	<i>\$</i>	
3	2 10	200		2 9	200		2 9	200		2 8	200	
4	4 2	266		4 1	266		4 0	266		3 10	266	
5	5 6	333		5 4	333		5 2	333		5 1	333	
6	6 4	400		6 2	400		6 0	400		5 9	400	
7	7 1	466		6 11	466		6 8	466		6 5	466	
8	7 9	533		7 6	533		7 3	533		7 0	533	
9	8 4	600		8 1	600		7 9	600		7 6	600	
10	8 11	666		8 7	666		8 3	666		7 11	666	
11	9 4	733		9 0	733		8 8	733		8 5	733	
12	9 10	800		9 6	800		9 2	800		8 9	800	
13	10 4	866		9 11	866		9 7	866		9 3	866	
14	10 10	933		10 5	933		10 1	933		9 8	933	

\$1,000

LIFE—15 PAYMENTS.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 45.	Age 46.	Age 47.	Age 48.
Annual.....	\$73.90	\$76.00	\$78.20	\$80.50
Semi-annual	38.43	39.52	40.66	41.86
Quarterly ...	19.58	20.14	20.72	21.33

Policy Year.	Maximum Outstanding Loans.			
6th to 10th } 11th to 15th } 16th to 20th }	\$163 358 599	\$166 365 611	\$170 372 623	\$173 379 636

Period.	Guaranteed Reserve at end of Accumulation Period.			
10 15 20	\$358 599 660	\$365 611 672	\$372 623 683	\$379 636 695

If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	2	7	200	2	6	200	2	5	200	2	4	200
4	3	9	266	3	7	266	3	6	266	3	4	266
5	4	11	333	4	9	333	4	7	333	4	4	333
6	5	7	400	5	5	400	5	2	400	5	0	400
7	6	2	466	5	11	466	5	9	466	5	6	466
8	6	9	533	6	5	533	6	2	533	5	11	533
9	7	2	600	6	11	600	6	8	600	6	4	600
10	7	8	666	7	4	666	7	0	666	6	9	666
11	8	1	733	7	9	733	7	5	733	7	1	733
12	8	5	800	8	1	800	7	9	800	7	5	800
13	8	10	866	8	6	866	8	2	866	7	10	866
14	9	4	933	9	0	933	8	7	933	8	3	933

\$1,000
LIFE—15 PAYMENTS.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 49.	Age 50.	Age 51.	Age 52.				
Annual.....	\$32.90	\$85.50	\$88.30	\$91.20				
Semi-annual	43.11	44.46	45.92	47.42				
Quarterly ...	21.97	22.66	23.40	24.17				
Policy Year.	Maximum Outstanding Loans.							
6th to 10th } 11th to 15th } 16th to 20th }	\$176 386 648	\$180 393 660	\$183 400 672	\$186 406 683				
Period.	Guaranteed Reserve at end of Accumulation Period.							
10 15 20	\$386 648 707	\$393 660 718	\$400 672 729	\$406 683 740				
If payment of premiums is discontinued.								
Years paid for.	INSURANCE:—		INSURANCE:—		INSURANCE:—		INSURANCE:—	
	Extended, \$1,000	or, Paid-up.	Extended, \$1,000	or, Paid-up.	Extended, \$1,000	or, Paid-up.	Extended, \$1,000	or, Paid-up.
	<i>Yrs.</i> <i>Mos.</i>	\$	<i>Yrs.</i> <i>Mos.</i>	\$	<i>Yrs.</i> <i>Mos.</i>	\$	<i>Yrs.</i> <i>Mos.</i>	\$
3	2 3	200	2 2	200	2 1	200	2 0	200
4	3 3	266	3 1	266	3 0	266	2 11	266
5	4 2	333	4 0	333	3 11	333	3 9	333
6	4 9	400	4 6	400	4 5	400	4 3	400
7	5 3	466	5 0	466	4 10	466	4 8	466
8	5 8	533	5 5	533	5 3	533	5 1	533
9	6 1	600	5 9	600	5 7	600	5 5	600
10	6 5	666	6 1	666	5 11	666	5 9	666
11	6 9	733	6 5	733	6 3	733	6 1	733
12	7 1	800	6 9	800	6 7	800	6 4	800
13	7 6	866	7 2	866	7 0	866	6 9	866
14	7 11	933	7 7	933	7 4	933	7 2	933

\$1,000

LIFE—15 PAYMENTS.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 53.	Age 54.	Age 55.	Age 56.
Annual.....	\$94.30	\$97.60	\$101.10	\$104.80
Semi-annual	49.04	50.75	52.57	54.50
Quarterly...	24.99	25.86	26.79	27.77

Policy Year.	Maximum Outstanding Loans.			
6th to 10th } 11th to 15th } 16th to 20th }	\$189 412 695	\$192 418 707	\$195 424 718	\$198 430 729

Period.	Guaranteed Reserve at end of Accumulation Period.			
10 15 20	\$412 695 751	\$418 707 762	\$424 718 772	\$430 729 782

If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	1	11	200	1	11	200	1	10	200	1	9	200
4	2	10	266	2	9	266	2	7	266	2	6	266
5	3	8	333	3	7	333	3	5	333	3	3	333
6	4	1	400	4	0	400	3	10	400	3	8	400
7	4	7	466	4	4	466	4	2	466	4	1	466
8	4	11	533	4	9	533	4	7	533	4	5	533
9	5	3	600	5	1	600	4	10	600	4	8	600
10	5	7	666	5	4	666	5	2	666	4	11	666
11	5	10	733	5	8	733	5	6	733	5	3	733
12	6	2	800	5	11	800	5	9	800	5	7	800
13	6	6	866	6	4	866	6	1	866	5	11	866
14	6	11	933	6	9	933	6	6	933	6	4	933

\$1,000

LIFE—15 PAYMENTS.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 57.	Age 58.	Age 59.	Age 60.
Annual.....	\$108.70	\$112.90	\$117.40	\$122.20
Semi-annual	56.52	58.71	61.05	63.54
Quarterly ...	28.80	29.92	31.11	32.38
Policy Year.	Maximum Outstanding Loans.			
6th to 10th } 11th to 15th } 16th to 20th }	\$201 435 740	\$204 440 751	\$206 444 762	\$209 448 772
Period.	Guaranteed Reserve at end of Accumulation Period.			
10 15 20	\$435 740 792	\$440 751 802	\$444 762 811	\$448 772 820

If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	Yrs.	Mos.	\$	Yrs.	Mos.	\$	Yrs.	Mos.	\$	Yrs.	Mos.	\$
3	1	8	200	1	7	200	1	6	200	1	6	200
4	2	5	266	2	3	266	2	2	266	2	1	266
5	3	2	333	3	0	333	2	10	333	2	9	333
6	3	6	400	3	5	400	3	1	400	3	1	400
7	3	11	466	3	9	466	3	6	466	3	4	466
8	4	2	533	4	0	533	3	10	533	3	7	533
9	4	6	600	4	3	600	4	2	600	3	11	600
10	4	9	666	4	7	666	4	4	666	4	2	666
11	5	0	733	4	10	733	4	8	733	4	5	733
12	5	4	800	5	2	800	4	11	800	4	9	800
13	5	8	866	5	6	866	5	3	866	5	0	866
14	6	1	933	5	10	933	5	7	933	5	4	933

\$1,000

LIFE—20 PAYMENTS.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 25.	Age 26.	Age 27.	Age 28.								
Annual.....	\$41.90	\$42.60	\$43.30	\$44.10								
Semi-annual.	21.79	22.15	22.52	22.93								
Quarterly ...	11.10	11.29	11.47	11.69								
Years paid for.	Maximum Outstanding Loans.											
6	\$76	\$78	\$80	\$82								
11	170	174	179	183								
16	285	292	299	307								
Period.	Guaranteed Reserve at end of Accumulation Period.											
10	\$170	\$174	\$179	\$183								
15	235	292	299	307								
20	428	438	449	460								
If payment of premiums is discontinued.												
Years paid for.	INSURANCE: —			INSURANCE: —			INSURANCE: —			INSURANCE: —		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	2	2	150	2	2	150	2	2	150	2	2	150
4	3	4	200	3	4	200	3	4	200	3	4	200
5	4	7	250	4	7	250	4	7	250	4	6	250
6	5	8	300	5	7	300	5	7	300	5	6	300
7	6	9	350	6	8	350	6	7	350	6	7	350
8	7	10	400	7	8	400	7	7	400	7	7	400
9	8	10	450	8	8	450	8	8	450	8	7	450
10	9	8	500	9	8	500	9	7	500	9	5	500
11	10	8	550	10	6	550	10	5	550	10	3	550
12	11	6	600	11	4	600	11	1	600	10	11	600
13	12	2	650	12	0	650	11	9	650	11	6	650
14	12	10	700	12	7	700	12	4	700	12	0	700
15	13	5	750	13	1	750	12	10	750	12	6	750
16	13	11	800	13	7	800	13	3	800	12	11	800
17	14	5	850	14	0	850	13	8	850	13	4	850
18	14	10	900	14	6	900	14	1	900	13	9	900
19	15	4	950	14	11	950	14	6	950	14	2	950

\$1,000

LIFE—20 PAYMENTS.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 29.	Age 30.	Age 31.	Age 32.
Annual.....	\$44.90	\$45.70	\$46.60	\$47.50
Semi-annual.	23.35	23.76	24.23	24.70
Quarterly...	11.90	12.11	12.35	12.59

Years paid for.	Maximum Outstanding Loans.			
6	\$84	\$86	\$89	\$91
11	187	192	197	202
16	315	322	330	339

Period.	Guaranteed Reserve at end of Accumulation Period.			
10	\$187	\$192	\$197	\$202
15	315	322	330	339
20	470	481	493	504

If payment of premiums is discontinued.

Years paid for.	INSURANCE: —			INSURANCE: —			INSURANCE: —			INSURANCE: —		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	2	2	150	2	2	150	2	2	150	2	2	150
4	3	4	200	3	4	200	3	4	200	3	4	200
5	4	6	250	4	6	250	4	6	250	4	7	250
6	5	6	300	5	6	300	5	7	300	5	7	300
7	6	7	350	6	7	350	6	7	350	6	6	350
8	7	7	400	7	6	400	7	6	400	7	5	400
9	8	6	450	8	5	450	8	4	450	8	2	450
10	9	4	500	9	2	500	9	0	500	8	11	500
11	10	1	550	9	11	550	9	8	550	9	6	550
12	10	8	600	10	6	600	10	3	600	10	0	600
13	11	3	650	11	0	650	10	9	650	10	6	650
14	11	9	700	11	6	700	11	2	700	10	11	700
15	12	2	750	11	11	750	11	7	750	11	3	750
16	12	7	800	12	3	800	11	11	800	11	7	800
17	13	0	850	12	8	850	12	3	850	11	11	850
18	13	4	900	13	0	900	12	7	900	12	3	900
19	13	9	950	13	4	950	13	0	950	12	7	950

\$1,000

LIFE—20 PAYMENTS.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 33.	Age 34.	Age 35.	Age 36.								
Annual.....	\$48.50	\$49.50	\$50.60	\$51.70								
Semi-annual.	25.22	25.74	26.31	26.88								
Quarterly ...	12.85	13.12	13.41	13.70								
Years paid for.	Maximum Outstanding Loans.											
6	\$93	\$96	\$98	\$101								
11	208	213	219	224								
16	347	355	363	372								
Period.	Guaranteed Reserve at end of Accumulation Period.											
10	\$208	\$213	\$219	\$224								
15	347	355	363	372								
20	515	527	539	551								
If payment of premiums is discontinued.												
Years paid for.	INSURANCE: —			INSURANCE: —			INSURANCE: —			INSURANCE: —		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	2	2	150	2	2	150	2	2	150	2	2	150
4	3	4	200	3	4	200	3	4	200	3	4	200
5	4	7	250	4	7	250	4	7	250	4	7	250
6	5	7	300	5	6	300	5	6	300	5	5	300
7	6	6	350	6	5	350	6	4	350	6	3	350
8	7	4	400	7	2	400	7	1	400	6	11	400
9	8	1	450	7	11	450	7	9	450	7	7	450
10	8	8	500	8	6	500	8	4	500	8	1	500
11	9	3	550	9	0	550	8	10	550	8	7	550
12	9	9	600	9	6	600	9	3	600	9	0	600
13	10	2	650	9	11	650	9	8	650	9	4	650
14	10	7	700	10	3	700	10	0	700	9	8	700
15	10	11	750	10	7	750	10	3	750	9	11	750
16	11	3	800	10	11	800	10	7	800	10	3	800
17	11	7	850	11	2	850	10	10	850	10	6	850
18	11	10	900	11	6	900	11	1	900	10	9	900
19	12	2	950	11	10	950	11	6	950	11	1	950

\$1,000

LIFE—20 PAYMENTS.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 37.	Age 38.	Age 39.	Age 40.					
Annual.....	\$52.90	\$54.20	\$55.50	\$56.90					
Semi-annual.	27.51	28.18	28.86	29.58					
Quarterly ...	14.02	14.36	14.71	15.08					
Years paid for.	Maximum Outstanding Loans.								
6	\$104	\$107	\$110	\$113					
11	230	236	242	247					
16	380	389	398	406					
Period.	Guaranteed Reserve at end of Accumulation Period.								
10	\$230	\$236	\$242	\$247					
15	380	389	398	406					
20	563	575	587	599					
If payment of premiums is discontinued.									
Years paid for.	INSURANCE: —			INSURANCE: —			INSURANCE: —		
	Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.	
	Yrs.	Mos.	\$	Yrs.	Mos.	\$	Yrs.	Mos.	\$
3	2	2	150	2	3	150	2	3	150
4	3	4	200	3	4	200	3	3	200
5	4	6	250	4	6	250	4	4	250
6	5	4	300	5	3	300	5	1	300
7	6	1	350	6	0	350	5	9	350
8	6	9	400	6	8	400	6	3	400
9	7	5	450	7	2	450	6	9	450
10	7	11	500	7	8	500	7	2	500
11	8	4	550	8	1	550	7	7	550
12	8	8	600	8	5	600	8	10	600
13	9	0	650	8	9	650	8	2	650
14	9	4	700	9	0	700	8	5	700
15	9	7	750	9	3	750	8	7	750
16	9	10	800	9	6	800	8	10	800
17	10	1	850	9	9	850	9	1	850
18	10	5	900	10	0	900	9	4	900
19	10	8	950	10	4	950	9	7	950

\$1,000

LIFE—20 PAYMENTS.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 41.	Age 42.	Age 43.	Age 44.				
Annual.....	\$58.30	\$59.90	\$61.50	\$63.30				
Semi-annual.	30.32	31.15	31.98	32.92				
Quarterly ...	15.45	15.87	16.30	16.77				
Years paid for.	Maximum Outstanding Loans.							
6	\$116	\$119	\$122	\$125				
11	253	259	264	270				
16	415	423	431	440				
Period.	Guaranteed Reserve at end of Accumulation Period.							
10	\$253	\$259	\$264	\$270				
15	415	423	431	440				
20	611	623	636	648				
If payment of premiums is discontinued.								
Years paid for.	INSURANCE: —		INSURANCE: —		INSURANCE: —		INSURANCE: —	
	Extended, \$1,000	or, Paid-up.	Extended, \$1,000	or, Paid-up.	Extended, \$1,000	or, Paid-up.	Extended, \$1,000	or, Paid-up.
	<i>Yrs. Mos.</i>	\$	<i>Yrs. Mos.</i>	\$	<i>Yrs. Mos.</i>	\$	<i>Yrs. Mos.</i>	\$
3	2 2	150	2 2	150	2 2	150	2 1	150
4	3 3	200	3 2	200	3 1	200	3 0	200
5	4 3	250	4 2	250	4 1	250	4 0	250
6	5 0	300	4 10	300	4 9	300	4 7	300
7	5 7	350	5 5	350	5 3	350	5 1	350
8	6 1	400	5 11	400	5 9	400	5 6	400
9	6 7	450	6 4	450	6 1	450	5 11	450
10	6 11	500	6 9	500	6 6	500	6 3	500
11	7 4	550	7 0	550	6 9	550	6 6	550
12	7 7	600	7 4	600	7 0	600	6 9	600
13	7 10	650	7 7	650	7 3	650	6 11	650
14	8 1	700	7 9	700	7 5	700	7 2	700
15	8 3	750	8 0	750	7 8	750	7 4	750
16	8 6	800	8 2	800	7 10	800	7 6	800
17	8 8	850	8 4	850	8 0	850	7 8	850
18	8 11	900	8 7	900	8 3	900	7 11	900
19	9 2	950	8 10	950	8 6	950	8 2	950

\$1,000

LIFE—20 PAYMENTS.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 45.	Age 46.	Age 47.	Age 48.
Annual.....	\$65.10	\$67.10	\$69.20	\$71.40
Semi-annual.	33.85	34.89	35.98	37.13
Quarterly ...	17.25	17.78	18.34	18.92
Years paid for.	Maximum Outstanding Loans.			
6	\$128	\$131	\$133	\$136
11	275	281	286	291
16	448	456	464	471
Period.	Guaranteed Reserve at end of Accumulation Period.			
10	\$275	\$281	\$286	\$291
15	448	456	464	471
20	660	672	683	695

If payment of premiums is discontinued.

Years paid for.	INSURANCE: —			INSURANCE: —			INSURANCE: —			INSURANCE: —		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	2	1	150	2	0	150	1	11	150	1	10	150
4	2	11	200	2	10	200	2	9	200	2	8	200
5	3	10	250	3	9	250	3	7	250	3	6	250
6	4	5	300	4	3	300	4	1	300	3	11	300
7	4	11	350	4	9	350	4	6	350	4	4	350
8	5	4	400	5	1	400	4	11	400	4	8	400
9	5	8	450	5	5	450	5	2	450	5	0	450
10	6	0	500	5	9	500	5	6	500	5	3	500
11	6	3	550	6	0	550	5	8	550	5	5	550
12	6	5	600	6	2	600	5	11	600	5	7	600
13	6	8	650	6	4	650	6	1	650	5	9	650
14	6	10	700	6	6	700	6	3	700	5	11	700
15	7	0	750	6	8	750	6	4	750	6	1	750
16	7	2	800	6	10	800	6	6	800	6	3	800
17	7	4	850	7	0	850	6	8	850	6	5	850
18	7	7	900	7	3	900	6	11	900	6	7	900
19	7	9	950	7	5	950	7	1	950	6	9	950

\$1,000

LIFE—20 PAYMENTS.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 49.	Age 50.	Age 51.	Age 52.								
Annual.....	\$73.80	\$76.30	\$79.00	\$81.90								
Semi-annual.	38.38	39.68	41.08	42.59								
Quarterly ...	19.56	20.22	20.94	21.70								
Years paid for.	Maximum Outstanding Loans.											
6	\$139	\$142	\$144	\$147								
11	296	302	307	312								
16	479	486	493	500								
Period.	Guaranteed Reserve at end of Accumulation Period.											
10	\$296	\$302	\$307	\$312								
15	479	486	493	500								
20	707	718	729	740								
If payment of premiums is discontinued.												
Years paid for.	INSURANCE: —			INSURANCE: —			INSURANCE: —			INSURANCE: —		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	1	10	150	1	9	150	1	8	150	1	7	150
4	2	6	200	2	5	200	2	5	200	2	4	200
5	3	4	250	3	2	250	3	1	250	3	0	250
6	3	9	300	3	7	300	3	6	300	3	5	300
7	4	2	350	4	0	350	3	10	350	3	9	350
8	4	6	400	4	3	400	4	1	400	4	0	400
9	4	9	450	4	6	450	4	5	450	4	2	450
10	5	0	500	4	9	500	4	7	500	4	4	500
11	5	2	550	4	11	550	4	9	550	4	7	550
12	5	4	600	5	1	600	4	11	600	4	9	600
13	5	6	650	5	3	650	5	0	650	4	10	650
14	5	8	700	5	4	700	5	2	700	5	0	700
15	5	9	750	5	6	750	5	3	750	5	1	750
16	5	11	800	5	7	800	5	5	800	5	2	800
17	6	1	850	5	9	850	5	7	850	5	4	850
18	6	3	900	5	11	900	5	9	900	5	7	900
19	6	5	950	6	2	950	5	11	950	5	9	950

\$1,000

LIFE—20 PAYMENTS.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 53.	Age 54.	Age 55.	Age 56.
Annual.....	\$84.90	\$88.20	\$91.70	\$95.40
Semi-annual.	44.15	45.86	47.68	49.61
Quarterly ...	22.50	23.37	24.30	25.28
Years paid for.	Maximum Outstanding Loans.			
6	\$150	\$153	\$156	\$159
11	317	321	326	330
16	507	513	519	524
Period.	Guaranteed Reserve at end of Accumulation Period.			
10	\$317	\$321	\$326	\$330
15	507	513	519	524
20	751	762	772	782

If payment of premiums is discontinued.

Years paid for.	INSURANCE: —			INSURANCE: —			INSURANCE: —			INSURANCE: —		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	1	7	150	1	6	150	1	6	150	1	5	150
4	2	3	200	2	1	200	2	1	200	2	0	200
5	2	11	250	2	10	250	2	9	250	2	8	250
6	3	4	300	3	2	300	3	1	300	2	11	300
7	3	7	350	3	6	350	3	4	350	3	3	350
8	3	10	400	3	9	400	3	7	400	3	6	400
9	4	1	450	3	11	450	3	9	450	3	7	450
10	4	3	500	4	1	500	3	11	500	3	9	500
11	4	5	550	4	3	550	4	1	550	3	11	550
12	4	7	600	4	4	600	4	2	600	4	0	600
13	4	8	650	4	6	650	4	4	650	4	1	650
14	4	9	700	4	7	700	4	5	700	4	3	700
15	4	11	750	4	9	750	4	7	750	4	4	750
16	5	0	800	4	10	800	4	8	800	4	5	800
17	5	2	850	4	11	850	4	9	850	4	7	850
18	5	4	900	5	2	900	4	11	900	4	9	900
19	5	6	950	5	4	950	5	2	950	4	11	950

\$1,000

LIFE—20 PAYMENTS.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 57.	Age 58.	Age 59.	Age 60.
Annual.....	\$99.40	\$103.70	\$108.30	\$113.20
Semi-annual.	51.69	53.92	56.32	58.86
Quarterly ...	26.34	27.48	28.70	30.00

Years paid for.	Maximum Outstanding Loans.			
6	\$162	\$164	\$167	\$170
11	335	339	343	346
16	529	534	538	542

Period.	Guaranteed Reserve at end of Accumulation Period.			
10	\$335	\$339	\$343	\$346
15	529	534	538	542
20	792	802	811	820

If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	1	5	150	1	4	150	1	3	150	1	3	150
4	1	11	200	1	9	200	1	9	200	1	9	200
5	2	6	250	2	5	250	2	4	250	2	3	250
6	2	10	300	2	9	300	2	7	300	2	6	300
7	3	1	350	2	11	350	2	10	350	2	9	350
8	3	3	400	3	2	400	3	0	400	2	10	400
9	3	6	450	3	4	450	3	2	450	3	0	450
10	3	7	500	3	5	500	3	4	500	3	1	500
11	3	9	550	3	7	550	3	5	550	3	3	550
12	3	10	600	3	8	600	3	6	600	3	4	600
13	3	11	650	3	9	650	3	7	650	3	5	650
14	4	1	700	3	10	700	3	8	700	3	6	700
15	4	2	750	4	0	750	3	9	750	3	7	750
16	4	3	800	4	0	800	3	10	800	3	8	800
17	4	5	850	4	2	850	3	11	850	3	9	850
18	4	6	900	4	4	900	4	0	900	3	10	900
19	4	9	950	4	5	950	4	3	950	4	0	950

\$1,000

10-YEAR ENDOWMENT.

ACCUMULATION POLICY.

10-Year Period.

Premium.	Age 25.	Age 26.	Age 27.
Annual	\$117.50	\$117.70	\$118.00
Semi-annual	61.10	61.20	61.36
Quarterly ...	31.14	31.19	31.27
Years paid for.	Maximum Outstanding Loans.		
6	\$441	\$441	\$441

Guaranteed Reserve at end of Accumulation Period.

	\$1,000	\$1,000	\$1,000
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If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	<i>Yrs.</i>	<i>Mos.</i>	<i>\$</i>	<i>\$</i>	<i>Yrs.</i>	<i>Mos.</i>	<i>\$</i>	<i>\$</i>	<i>Yrs.</i>	<i>Mos.</i>	<i>\$</i>	<i>\$</i>
3	7	0	151	300	7	0	148	300	7	0	144	300
4	6	0	287	400	6	0	285	400	6	0	282	400
5	5	0	424	500	5	0	422	500	5	0	420	500
6	4	0	544	600	4	0	542	600	4	0	541	600
7	3	0	662	700	3	0	661	700	3	0	660	700
8	2	0	776	800	2	0	776	800	2	0	776	800
9	1	0	889	900	1	0	889	900	1	0	889	900

\$1,000

10-YEAR ENDOWMENT.

ACCUMULATION POLICY.

10-Year Period.

Premium.	Age 28.	Age 29.	Age 30.
Annual	\$118.30	\$118.60	\$118.90
Semi-annual	61.52	61.67	61.83
Quarterly ...	31.35	31.43	31.51

Years paid for.	Maximum Outstanding Loans.		
6	\$441	\$440	\$440

Guaranteed Reserve at end of Accumulation Period.

	\$1,000	\$1,000	\$1,000
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If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$
3	7	0	139	300	7	0	133	300	7	0	127	300
4	6	0	278	400	6	0	274	400	6	0	270	400
5	5	0	418	500	5	0	416	500	5	0	413	500
6	4	0	539	600	4	0	537	600	4	0	535	600
7	3	0	659	700	3	0	658	700	3	0	656	700
8	2	0	775	800	2	0	774	800	2	0	773	800
9	1	0	889	900	1	0	889	900	1	0	888	900

\$1,000

10-YEAR ENDOWMENT.

ACCUMULATION POLICY.

10-Year Period.

Premium.	Age 31.	Age 32.	Age 33.
Annual	\$119.20	\$119.60	\$120.00
Semi-annual	61.98	62.19	62.40
Quarterly ...	31.59	31.69	31.80

Years paid for.	Maximum Outstanding Loans.		
6	\$440	\$440	\$440

Guaranteed Reserve at end of Accumulation Period.

	\$1,000	\$1,000	\$1,000
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If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$
3	7	0	122	300	7	0	117	300	7	0	112	300
4	6	0	266	400	6	0	263	400	6	0	259	400
5	5	0	411	500	5	0	409	500	5	0	407	500
6	4	0	534	600	4	0	533	600	4	0	531	600
7	3	0	655	700	3	0	654	700	3	0	652	700
8	2	0	773	800	2	0	772	800	2	0	771	800
9	1	0	888	900	1	0	888	900	1	0	888	900

\$1,000

10-YEAR ENDOWMENT.

ACCUMULATION POLICY.

10-Year Period.

Premium.	Age 34.	Age 35.	Age 36.
Annual	\$120.40	\$120.80	\$121.30
Semi-annual	62.61	62.82	63.08
Quarterly ...	31.91	32.01	32.14
Years paid for.	Maximum Outstanding Loans.		
6	\$440	\$439	\$439

Guaranteed Reserve at end of Accumulation Period.

	\$1,000	\$1,000	\$1,000
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If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Yrs.	Mos.			Yrs.	Mos.			Yrs.	Mos.		
3	7	0	107	300	7	0	102	300	7	0	96	300
4	6	0	256	400	6	0	252	400	6	0	247	400
5	5	0	405	500	5	0	402	500	5	0	398	500
6	4	0	529	600	4	0	527	600	4	0	524	600
7	3	0	651	700	3	0	649	700	3	0	647	700
8	2	0	770	800	2	0	769	800	2	0	768	800
9	1	0	887	900	1	0	886	900	1	0	886	900

\$1,000

10-YEAR ENDOWMENT.

ACCUMULATION POLICY.

10-Year Period.

Premium.	Age 37.	Age 38.	Age 39.
Annual	\$121.80	\$122.40	\$123.00
Semi-annual	63.34	63.65	63.96
Quarterly ...	32.28	32.44	32.60
Years paid for.	Maximum Outstanding Loans.		
6	\$439	\$439	\$439

Guaranteed Reserve at end of Accumulation Period.

	\$1,000	\$1,000	\$1,000
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If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$
3	7	0	90	300	7	0	83	300	7	0	74	300
4	6	0	242	400	6	0	236	400	6	0	230	400
5	5	0	394	500	5	0	390	500	5	0	386	500
6	4	0	521	600	4	0	518	600	4	0	515	600
7	3	0	645	700	3	0	643	700	3	0	641	700
8	2	0	767	800	2	0	765	800	2	0	763	800
9	1	0	886	900	1	0	885	900	1	0	884	900

\$1,000

10-YEAR ENDOWMENT.

ACCUMULATION POLICY.

10-Year Period.

Premium.	Age 40.	Age 41.	Age 42.
Annual	\$123.70	\$124.50	\$125.40
Semi-annual	64.32	64.74	65.21
Quarterly ...	32.78	32.99	33.23

Years paid for.	Maximum Outstanding Loans.		
6	\$438	\$438	\$438

Guaranteed Reserve at end of Accumulation Period.

	\$1,000	\$1,000	\$1,000
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If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$
3	7	0	64	300	7	0	53	300	7	0	41	300
4	6	0	223	400	6	0	216	400	6	0	209	400
5	5	0	382	500	5	0	376	500	5	0	370	500
6	4	0	512	600	4	0	508	600	4	0	503	600
7	3	0	639	700	3	0	636	700	3	0	633	700
8	2	0	761	800	2	0	760	800	2	0	758	800
9	1	0	883	900	1	0	883	900	1	0	882	900

\$1,000

10-YEAR ENDOWMENT.

ACCUMULATION POLICY.

10-Year Period.

Premium.	Age 43.	Age 44.	Age 45.
Annual	\$126.40	\$127.50	\$128.80
Semi-annual	65.73	66.30	66.98
Quarterly...	33.50	33.79	34.13

Years paid for.	Maximum Outstanding Loans.		
6	\$437	\$437	\$436

Guaranteed Reserve at end of Accumulation Period.

	\$1,000	\$1,000	\$1,000
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If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$
3	7	0	28	300	7	0	13	300	6	11	0	300
4	6	0	200	400	6	0	190	400	6	0	179	400
5	5	0	362	500	5	0	354	500	5	0	346	500
6	4	0	497	600	4	0	492	600	4	0	486	600
7	3	0	629	700	3	0	625	700	3	0	621	700
8	2	0	756	800	2	0	754	800	2	0	752	800
9	1	0	881	900	1	0	880	900	1	0	879	900

\$1,000

10-YEAR ENDOWMENT.

ACCUMULATION POLICY.

10-Year Period.

Premium.	Age 46.	Age 47.	Age 48.
Annual	\$130.20	\$131.70	\$133.30
Semi-annual	67.70	68.48	69.32
Quarterly ...	34.50	34.90	35.32
Years paid for.	Maximum Outstanding Loans.		
6	\$436	\$435	\$434

Guaranteed Reserve at end of Accumulation Period.

	\$1,000	\$1,000	\$1,000
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If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Yrs.	Mos.			Yrs.	Mos.			Yrs.	Mos.		
3	6	7	0	300	6	3	0	300	6	0	0	300
4	6	0	168	400	6	0	156	400	6	0	143	400
5	5	0	338	500	5	0	330	500	5	0	322	500
6	4	0	480	600	4	0	474	600	4	0	468	600
7	3	0	617	700	3	0	613	700	3	0	609	700
8	2	0	750	800	2	0	747	800	2	0	744	800
9	1	0	878	900	1	0	877	900	1	0	876	900

\$1,000

10-YEAR ENDOWMENT.

ACCUMULATION POLICY.

10-Year Period.

Premium.	Age 49.	Age 50.	Age 51.
Annual	\$135.00	\$136.90	\$138.90
Semi-annual	70.20	71.19	72.23
Quarterly ...	35.78	36.28	36.81

Years paid for.	Maximum Outstanding Loans.		
6	\$433	\$432	\$431

Guaranteed Reserve at end of Accumulation Period.

	\$1,000	\$1,000	\$1,000
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If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$
3	5	9	0	300	5	6	0	300	5	3	0	300
4	6	0	129	400	6	0	112	400	6	0	94	400
5	5	0	314	500	5	0	304	500	5	0	293	500
6	4	0	461	600	4	0	454	600	4	0	447	600
7	3	0	604	700	3	0	599	700	3	0	592	700
8	2	0	741	800	2	0	738	800	2	0	734	800
9	1	0	875	900	1	0	873	900	1	0	871	900

\$1,000

10-YEAR ENDOWMENT.

ACCUMULATION POLICY.

10-Year Period.

Premium.	Age 52.	Age 53.	Age 54.
Annual	\$141.10	\$143.40	\$146.00
Semi-annual	73.37	74.57	75.92
Quarterly...	37.39	38.00	38.69
Years paid for.	Maximum Outstanding Loans.		
6	\$430	\$429	\$427

Guaranteed Reserve at end of Accumulation Period.

\$1,000	\$1,000	\$1,000
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If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$
3	5	0	0	300	4	9	0	300	4	6	0	300
4	6	0	74	400	6	0	52	400	6	0	27	400
5	5	0	280	500	5	0	265	500	5	0	248	500
6	4	0	438	600	4	0	427	600	4	0	414	600
7	3	0	585	700	3	0	578	700	3	0	570	700
8	2	0	730	800	2	0	726	800	2	0	721	800
9	1	0	869	900	1	0	867	900	1	0	865	900

\$1,000

10-YEAR ENDOWMENT.

ACCUMULATION POLICY.

10-Year Period.

Premium.	Age 55.	Age 56.	Age 57.
Annual	\$148.70	\$151.60	\$154.70
Semi-annual	77.32	78.83	80.44
Quarterly ...	39.41	40.17	41.00

Years paid for.	Maximum Outstanding Loans.		
6	\$426	\$424	\$423

Guaranteed Reserve at end of Accumulation Period.

	\$1,000	\$1,000	\$1,000
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If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000	With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000	With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000	With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.			
	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$
3	4	3	0	300	4	0	0	300	3	9	0	300
4	6	0	0	400	5	7	0	400	5	2	0	400
5	5	0	229	500	5	0	208	500	5	0	185	500
6	4	0	399	600	4	0	383	600	4	0	366	600
7	3	0	562	700	3	0	553	700	3	0	543	700
8	2	0	716	800	2	0	710	800	2	0	704	800
9	1	0	863	900	1	0	860	900	1	0	857	900

\$1,000

10-YEAR ENDOWMENT.

ACCUMULATION POLICY.

10-Year Period.

Premium.	Age 58.	Age 59.	Age 60.
Annual	\$158.00	\$161.60	\$165.50
Semi-annual	82.16	84.03	86.06
Quarterly ...	41.87	42.82	43.86
Years paid for.	Maximum Outstanding Loans.		
6	\$421	\$419	\$417

Guaranteed Reserve at end of Accumulation Period.

	\$1,000	\$1,000	\$1,000
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If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$
3	3	6	0	300	3	3	0	300	3	1	0	300
4	4	10	0	400	4	7	0	400	4	4	0	400
5	5	0	159	500	5	0	130	500	5	0	97	500
6	4	0	347	600	4	0	326	600	4	0	302	600
7	3	0	531	700	3	0	516	700	3	0	498	700
8	2	0	697	800	2	0	688	800	2	0	678	800
9	1	0	854	900	1	0	850	900	1	0	846	900

\$1,000

15-YEAR ENDOWMENT.

ACCUMULATION POLICY.

10 or 15-Year Period.

Premium.	Age 25.	Age 26.	Age 27.
Annual	\$77.70	\$78.00	\$78.30
Semi-annual..	40.40	40.56	40.72
Quarterly	20.59	20.67	20.75
Years paid for.	Maximum Outstanding Loans.		
6	\$259	\$259	\$259
11	585	585	585
Period.	Guaranteed Reserve at end of Accumulation Period.		
10	\$585	\$585	\$585
15	1,000	1,000	1,000

If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$
3	7	8	0	200	7	5	0	200	7	2	0	200
4	11	0	25	266	11	0	16	266	11	0	8	266
5	10	0	154	333	10	0	147	333	10	0	139	333
6	9	0	245	400	9	0	240	400	9	0	235	400
7	8	0	335	466	8	0	331	466	8	0	327	466
8	7	0	422	533	7	0	419	533	7	0	416	533
9	6	0	507	600	6	0	504	600	6	0	501	600
10	5	0	586	666	5	0	585	666	5	0	583	666
11	4	0	674	733	4	0	673	733	4	0	671	733
12	3	0	758	800	3	0	757	800	3	0	756	800
13	2	0	840	866	2	0	840	866	2	0	840	866
14	1	0	922	933	1	0	922	933	1	0	922	933

\$1,000

15-YEAR ENDOWMENT.

ACCUMULATION POLICY.

10 or 15-Year Period.

Premium.	Age 28.	Age 29.	Age 30.
Annual	\$78.60	\$78.90	\$79.20
Semi-annual..	40.87	41.03	41.18
Quarterly	20.83	20.91	20.99

Years paid for.	Maximum Outstanding Loans.		
6	\$259	\$258	\$258
11	585	584	584

Period.	Guaranteed Reserve at end of Accumulation Period.		
10	\$585	\$584	\$584
15	1,000	1,000	1,000

If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$
3	7	0	0	200	6	10	0	200	6	8	0	200
4	11	0	0	266	10	7	0	266	10	3	0	266
5	10	0	132	333	10	0	124	333	10	0	117	333
6	9	0	229	400	9	0	223	400	9	0	217	400
7	8	0	323	466	8	0	318	466	8	0	313	466
8	7	0	413	533	7	0	409	533	7	0	405	533
9	6	0	498	600	6	0	495	600	6	0	491	600
10	5	0	581	666	5	0	579	666	5	0	577	666
11	4	0	669	733	4	0	667	733	4	0	665	733
12	3	0	754	800	3	0	753	800	3	0	751	800
13	2	0	839	866	2	0	838	866	2	0	837	866
14	1	0	921	933	1	0	920	933	1	0	919	933

\$1,000

15-YEAR ENDOWMENT.

ACCUMULATION POLICY.

10 or 15-Year Period.

Premium.	Age 31.	Age 32.	Age 33.
Annual	\$79.60	\$80.00	\$80.40
Semi-annual..	41.39	41.60	41.81
Quarterly....	21.09	21.20	21.31
Years paid for.	Maximum Outstanding Loans.		
6	\$258	\$258	\$258
11	584	584	584
Period.	Guaranteed Reserve at end of Accumulation Period.		
10	\$584	\$584	\$584
15	1,000	1,000	1,000

If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Extended,	\$1,000			Extended,	\$1,000			Extended,	\$1,000		
	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$
3	6	5	0	200	6	3	0	200	6	1	0	200
4	10	0	0	266	9	9	0	266	9	6	0	266
5	10	0	110	333	10	0	103	333	10	0	96	333
6	9	0	211	400	9	0	205	400	9	0	199	400
7	8	0	308	466	8	0	303	466	8	0	297	466
8	7	0	401	533	7	0	396	533	7	0	391	533
9	6	0	488	600	6	0	485	600	6	0	481	600
10	5	0	574	666	5	0	571	666	5	0	568	666
11	4	0	663	733	4	0	660	733	4	0	657	733
12	3	0	750	800	3	0	748	800	3	0	746	800
13	2	0	836	866	2	0	834	866	2	0	832	866
14	1	0	919	933	1	0	919	933	1	0	918	933

\$1,000

15-YEAR ENDOWMENT.

ACCUMULATION POLICY.

10 or 15-Year Period.

Premium.	Age 34.	Age 35.	Age 36.
Annual	\$80.80	\$81.30	\$81.80
Semi-annual..	42.02	42.27	42.54
Quarterly	21.41	21.54	21.68

Years paid for.	Maximum Outstanding Loans.		
6	\$258	\$257	\$257
11	583	583	583

Period.	Guaranteed Reserve at end of Accumulation Period.		
10	\$583	\$583	\$583
15	1,000	1,000	1,000

If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endow-ment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endow-ment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endow-ment Insurance.
	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$
3	5	11	0	200	5	9	0	200	5	8	0	200
4	9	3	0	266	9	0	0	266	8	9	0	266
5	10	0	88	333	10	0	80	333	10	0	71	333
6	9	0	192	400	9	0	185	400	9	0	176	400
7	8	0	290	466	8	0	283	466	8	0	275	466
8	7	0	385	533	7	0	379	533	7	0	372	533
9	6	0	477	600	6	0	472	600	6	0	466	600
10	5	0	564	666	5	0	559	666	5	0	553	666
11	4	0	654	733	4	0	651	733	4	0	647	733
12	3	0	744	800	3	0	742	800	3	0	739	800
13	2	0	831	866	2	0	829	866	2	0	828	866
14	1	0	917	933	1	0	916	933	1	0	916	933

\$1,000

15-YEAR ENDOWMENT.

ACCUMULATION POLICY.

10 or 15-Year Period.

Premium.	Age 37.	Age 38.	Age 39.
Annual	\$82.40	\$83.00	\$83.60
Semi-annual..	42.85	43.16	43.47
Quarterly	21.84	22.00	22.15
Years paid for.	Maximum Outstanding Loans.		
6	\$257	\$257	\$258
11	583	582	582
Period.	Guaranteed Reserve at end of Accumulation Period.		
10	\$583	\$582	\$582
15	1,000	1,000	1,000

If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$
3	5	7	0	200	5	5	0	200	5	3	0	200
4	8	6	0	266	8	2	0	266	7	10	0	266
5	10	0	61	333	10	0	49	333	10	0	34	333
6	9	0	166	400	9	0	154	400	9	0	140	400
7	8	0	266	466	8	0	256	466	8	0	245	466
8	7	0	364	533	7	0	355	533	7	0	344	533
9	6	0	459	600	6	0	451	600	6	0	442	600
10	5	0	546	666	5	0	539	666	5	0	533	666
11	4	0	643	733	4	0	639	733	4	0	634	733
12	3	0	736	800	3	0	733	800	3	0	730	800
13	2	0	826	866	2	0	825	866	2	0	823	866
14	1	0	915	933	1	0	914	933	1	0	913	933

\$1,000

15-YEAR ENDOWMENT.

ACCUMULATION POLICY.

10 or 15-Year Period.

Premium.	Age 40.	Age 41.	Age 42.
Annual	\$84.40	\$85.40	\$86.60
Semi-annual..	43.89	44.41	45.03
Quarterly	22.37	22.63	22.95

Years paid for.	Maximum Outstanding Loans.		
6	\$258	\$258	\$258
11	582	581	581

Period.	Guaranteed Reserve at end of Accumulation Period.		
10	\$582	\$581	\$581
15	1,000	1,000	1,000

If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	<i>Yrs.</i>	<i>Mos.</i>	<i>\$</i>	<i>\$</i>	<i>Yrs.</i>	<i>Mos.</i>	<i>\$</i>	<i>\$</i>	<i>Yrs.</i>	<i>Mos.</i>	<i>\$</i>	<i>\$</i>
3	5	1	0	200	4	10	0	200	4	7	0	200
4	7	6	0	266	7	3	0	266	6	11	0	266
5	10	0	14	333	9	10	0	333	9	3	0	333
6	9	0	125	400	9	0	108	400	9	0	89	400
7	8	0	232	466	8	0	218	466	8	0	203	466
8	7	0	333	533	7	0	322	533	7	0	310	533
9	6	0	433	600	6	0	424	600	6	0	415	600
10	5	0	526	666	5	0	519	666	5	0	513	666
11	4	0	629	733	4	0	624	733	4	0	619	733
12	3	0	727	800	3	0	723	800	3	0	719	800
13	2	0	821	866	2	0	819	866	2	0	817	866
14	1	0	912	933	1	0	911	933	1	0	910	933

\$1,000

15-YEAR ENDOWMENT.

ACCUMULATION POLICY.

10 or 15-Year Period.

Premium.	Age 43.	Age 44.	Age 45.
Annual	\$87.80	\$89.10	\$90.60
Semi-annual..	45.66	46.33	47.11
Quarterly....	23.27	23.61	24.01
Years paid for.	Maximum Outstanding Loans.		
6	\$257	\$257	\$257
11	580	579	578
Period.	Guaranteed Reserve at end of Accumulation Period.		
10	\$580	\$579	\$578
15	1,000	1,000	1,000

If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$
3	4	5	0	200	4	3	0	200	4	1	0	200
4	6	7	0	266	6	4	0	266	6	0	0	266
5	8	10	0	333	8	5	0	333	8	0	0	333
6	9	0	68	400	9	0	45	400	9	0	20	400
7	8	0	186	466	8	0	167	466	8	0	147	466
8	7	0	297	533	7	0	282	533	7	0	266	533
9	6	0	405	600	6	0	395	600	6	0	383	600
10	5	0	506	666	5	0	500	666	5	0	493	666
11	4	0	613	733	4	0	607	733	4	0	601	733
12	3	0	715	800	3	0	711	800	3	0	707	800
13	2	0	815	866	2	0	813	866	2	0	810	866
14	1	0	909	933	1	0	908	933	1	0	907	933

\$1,000

15-YEAR ENDOWMENT.

ACCUMULATION POLICY.

10 or 15-Year Period.

Premium.	Age 46.	Age 47.	Age 48.
Annual	\$92.10	\$93.80	\$95.60
Semi-annual..	47.89	48.78	49.71
Quarterly	24.41	24.86	25.33

Years paid for.	Maximum Outstanding Loans.		
6	\$256	\$256	\$255
11	577	576	575

Period.	Guaranteed Reserve at end of Accumulation Period.		
10	\$577	\$576	\$575
15	1,000	1,000	1,000

If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Yrs.	Mos.	\$		Yrs.	Mos.	\$		Yrs.	Mos.	\$	
3	3	11	0	200	3	9	0	200	3	7	0	200
4	5	9	0	266	5	6	0	266	5	3	0	266
5	7	8	0	333	7	4	0	333	7	0	0	333
6	9	0	0	400	8	7	0	400	8	2	0	400
7	8	0	126	466	8	0	104	466	8	0	81	466
8	7	0	249	533	7	0	231	533	7	0	213	533
9	6	0	371	600	6	0	357	600	6	0	341	600
10	5	0	484	666	5	0	473	666	5	0	460	666
11	4	0	594	733	4	0	586	733	4	0	577	733
12	3	0	702	800	3	0	697	800	3	0	691	800
13	2	0	807	866	2	0	803	866	2	0	799	866
14	1	0	906	933	1	0	905	933	1	0	903	933

\$1,000

15-YEAR ENDOWMENT.

ACCUMULATION POLICY.

10 or 15-Year Period.

Premium.	Age 49.	Age 50.	Age 51.
Annual	\$97.50	\$99.60	\$101.80
Semi-annual..	50.70	51.79	52.94
Quarterly....	25.84	26.39	26.98
Years paid for.	Maximum Outstanding Loans.		
6	\$255	\$254	\$254
11	573	572	570
Period.	Guaranteed Reserve at end of Accumulation Period.		
10	\$573	\$572	\$570
15	1,000	1,000	1,000

If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$
3	3	5	0	200	3	3	0	200	3	1	0	200
4	5	0	0	266	4	10	0	266	4	7	0	266
5	6	8	0	333	6	5	0	333	6	1	0	333
6	7	9	0	400	7	5	0	400	7	0	0	400
7	8	0	56	466	8	0	28	466	7	11	0	466
8	7	0	193	533	7	0	171	533	7	0	145	533
9	6	0	323	600	6	0	304	600	6	0	280	600
10	5	0	446	666	5	0	430	666	5	0	412	666
11	4	0	567	733	4	0	556	733	4	0	544	733
12	3	0	684	800	3	0	677	800	3	0	669	800
13	2	0	795	866	2	0	791	866	2	0	786	866
14	1	0	901	933	1	0	899	933	1	0	897	933

\$1,000

15-YEAR ENDOWMENT.

ACCUMULATION POLICY.

10 or 15-Year Period.

Premium.	Age 52.	Age 53.	Age 54.
Annual	\$104.20	\$106.80	\$109.60
Semi-annual..	54.18	55.54	56.99
Quarterly	27.61	28.30	29.04
Years paid for.	Maximum Outstanding Loans.		
6	\$253	\$252	\$252
11	569	567	565
Period.	Guaranteed Reserve at end of Accumulation Period.		
10	\$569	\$567	\$565
15	1,000	1,000	1,000

If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$
3	2	11	0	200	2	9	0	200	2	8	0	200
4	4	4	0	266	4	1	0	266	3	10	0	266
5	5	9	0	333	5	5	0	333	5	1	0	333
6	6	7	0	400	6	3	0	400	5	11	0	400
7	7	5	0	466	7	0	0	466	6	7	0	466
8	7	0	114	533	7	0	78	533	7	0	35	533
9	6	0	255	600	6	0	229	600	6	0	198	600
10	5	0	392	666	5	0	370	666	5	0	346	666
11	4	0	530	733	4	0	514	733	4	0	495	733
12	3	0	660	800	3	0	650	800	3	0	638	800
13	2	0	780	866	2	0	774	866	2	0	767	866
14	1	0	894	933	1	0	891	933	1	0	888	933

\$1,000

15-YEAR ENDOWMENT.

ACCUMULATION POLICY.

10 or 15-Year Period.

Premium.	Age 55.	Age 56.	Age 57.
Annual	\$112.50	\$115.70	\$119.10
Semi-annual..	58.50	60.16	61.93
Quarterly	29.81	30.66	31.56
Years paid for.	Maximum Outstanding Loans.		
6	\$251	\$250	\$249
11	563	561	559
Period.	Guaranteed Reserve at end of Accumulation Period.		
10	\$563	\$561	\$559
15	1,000	1,000	1,000

If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$
3	2	7	0	200	2	5	0	200	2	3	0	200
4	3	8	0	266	3	5	0	266	3	3	0	266
5	4	10	0	333	4	6	0	333	4	3	0	333
6	5	7	0	400	5	3	0	400	5	0	0	400
7	6	3	0	466	5	11	0	466	5	7	0	466
8	6	10	0	533	6	6	0	533	6	2	0	533
9	6	0	161	600	6	0	117	600	6	0	69	600
10	5	0	320	666	5	0	291	666	5	0	258	666
11	4	0	474	733	4	0	451	733	4	0	426	733
12	3	0	624	800	3	0	609	800	3	0	593	800
13	2	0	759	866	2	0	751	866	2	0	742	866
14	1	0	885	933	1	0	881	933	1	0	877	933

\$1,000

15-YEAR ENDOWMENT.

ACCUMULATION POLICY.

10 or 15-Year Period.

Premium.	Age 58.	Age 59.	Age 60.
Annual.....	\$122.80	\$126.70	\$131.00
Semi-annual..	63.86	65.88	68.12
Quarterly....	32.54	33.58	34.72

Years paid for.	Maximum Outstanding Loans.		
6	\$249	\$248	\$217
11	556	553	550

Period.	Guaranteed Reserve at end of Accumulation Period.		
10	\$556	\$553	\$550
15	1,000	1,000	1,000

If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$
3	2	1	0	200	2	0	0	200	1	11	0	200
4	3	0	0	266	2	10	0	266	2	8	0	266
5	4	0	0	333	3	9	0	333	3	6	0	333
6	4	9	0	400	4	6	0	400	4	4	0	400
7	5	3	0	466	5	0	0	466	4	9	0	466
8	5	9	0	533	5	4	0	533	4	11	0	533
9	6	0	20	600	5	9	0	600	5	4	0	600
10	5	0	220	666	5	0	176	666	5	0	123	666
11	4	0	399	733	4	0	370	733	4	0	338	733
12	3	0	576	800	3	0	557	800	3	0	534	800
13	2	0	733	866	2	0	723	866	2	0	711	866
14	1	0	873	933	1	0	869	933	1	0	864	933

\$1,000

20-YEAR ENDOWMENT.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 25.	Age 26.	Age 27.
Annual.....	\$58.40	\$58.70	\$59.00
Semi-annual	30.37	30.52	30.68
Quarterly...	15.48	15.56	15.64
Years paid for.	Maximum Outstanding Loans.		
6	\$171	\$171	\$171
11	385	385	385
16	655	655	655
Period.	Guaranteed Reserve at end of Accumulation Period.		
10	\$385	\$385	\$385
15	655	655	655
20	1,000	1,000	1,000

If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$
3	4	3	0	150	4	3	0	150	4	3	0	150
4	7	7	0	200	7	5	0	200	7	2	0	200
5	11	0	0	250	10	7	0	250	10	2	0	250
6	13	8	0	300	13	1	0	300	12	7	0	300
7	13	0	74	350	13	0	66	350	13	0	55	350
8	12	0	157	400	12	0	150	400	12	0	141	400
9	11	0	235	450	11	0	233	450	11	0	228	450
10	10	0	311	500	10	0	305	500	10	0	299	500
11	9	0	386	550	9	0	385	550	9	0	382	550
12	8	0	461	600	8	0	460	600	8	0	457	600
13	7	0	532	650	7	0	530	650	7	0	527	650
14	6	0	597	700	6	0	596	700	6	0	594	700
15	5	0	664	750	5	0	663	750	5	0	661	750
16	4	0	733	800	4	0	733	800	4	0	731	800
17	3	0	801	850	3	0	800	850	3	0	799	850
18	2	0	871	900	2	0	869	900	2	0	867	900
19	1	0	935	950	1	0	935	950	1	0	935	950

\$1,000

20-YEAR ENDOWMENT.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 28.	Age 29.	Age 30.
Annual.....	\$59.30	\$59.70	\$60.10
Semi-annual	30.84	31.04	31.25
Quarterly...	15.71	15.82	15.93
Years paid for.	Maximum Outstanding Loans.		
6	\$171	\$171	\$171
11	385	385	384
16	655	655	654
Period.	Guaranteed Reserve at end of Accumulation Period.		
10	\$385	\$385	\$384
15	655	655	654
20	1,000	1,000	1,000

If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance		With Cash if living at maturity of Policy	Paid-up Endowment Insurance.	Insurance		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Extended,	\$1,000			Extended,	\$1,000			Extended,	\$1,000		
	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$
3	4	2	0	150	4	2	0	150	4	2	0	150
4	7	0	0	200	6	10	0	200	6	9	0	200
5	9	10	0	250	9	7	0	250	9	4	0	250
6	12	2	0	300	11	10	0	300	11	6	0	300
7	13	0	43	350	13	0	31	350	13	0	18	350
8	12	0	131	400	12	0	120	400	12	0	109	400
9	11	0	220	450	11	0	209	450	11	0	196	450
10	10	0	292	500	10	0	285	500	10	0	278	500
11	9	0	375	550	9	0	368	550	9	0	359	550
12	8	0	451	600	8	0	443	600	8	0	434	600
13	7	0	522	650	7	0	515	650	7	0	507	650
14	6	0	591	700	6	0	586	700	6	0	579	700
15	5	0	658	750	5	0	652	750	5	0	646	750
16	4	0	728	800	4	0	724	800	4	0	720	800
17	3	0	798	850	3	0	796	850	3	0	793	850
18	2	0	865	900	2	0	863	900	2	0	862	900
19	1	0	935	950	1	0	934	950	1	0	933	950

\$1,000

20-YEAR ENDOWMENT.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 31.	Age 32.	Age 33.
Annual.....	\$60.50	\$60.90	\$61.30
Semi-annual	31.46	31.67	31.88
Quarterly...	16.03	16.14	16.24
Years paid for.	Maximum Outstanding Loans.		
6	\$171	\$171	\$171
11	384	384	384
16	654	654	654
Period.	Guaranteed Reserve at end of Accumulation Period.		
10	\$384	\$384	\$384
15	654	654	654
20	1,000	1,000	1,000

If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Extended,	\$1,000			Extended,	\$1,000			Extended,	\$1,000		
	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$
3	4	1	0	150	4	0	0	150	3	11	0	150
4	6	7	0	200	6	6	0	200	6	4	0	200
5	9	2	0	250	9	0	0	250	8	9	0	250
6	11	2	0	300	10	10	0	300	10	6	0	300
7	13	0	5	350	12	9	0	350	12	5	0	350
8	12	0	97	400	12	0	82	400	12	0	62	400
9	11	0	183	450	11	0	170	450	11	0	156	450
10	10	0	270	500	10	0	260	500	10	0	248	500
11	9	0	350	550	9	0	340	550	9	0	329	550
12	8	0	425	600	8	0	415	600	8	0	406	600
13	7	0	499	650	7	0	491	650	7	0	482	650
14	6	0	572	700	6	0	565	700	6	0	558	700
15	5	0	640	750	5	0	634	750	5	0	628	750
16	4	0	716	800	4	0	712	800	4	0	708	800
17	3	0	791	850	3	0	789	850	3	0	786	850
18	2	0	861	900	2	0	860	900	2	0	859	900
19	1	0	933	950	1	0	932	950	1	0	931	950

\$1,000

20-YEAR ENDOWMENT.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 34.	Age 35.	Age 36.
Annual.....	\$61.80	\$62.30	\$62.90
Semi-annual	32.14	32.40	32.71
Quarterly...	16.38	16.51	16.67
Years paid for.	Maximum Outstanding Loans.		
6	\$171	\$171	\$171
11	385	385	385
16	653	653	653
Period.	Guaranteed Reserve at end of Accumulation Period.		
10	\$385	\$385	\$385
15	653	653	653
20	1,000	1,000	1,000

If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Extended,	\$1,000			Extended,	\$1,000			Extended,	\$1,000		
	<i>Yrs.</i>	<i>Mos.</i>	<i>\$</i>	<i>\$</i>	<i>Yrs.</i>	<i>Mos.</i>	<i>\$</i>	<i>\$</i>	<i>Yrs.</i>	<i>Mos.</i>	<i>\$</i>	<i>\$</i>
3	3	10	0	150	3	9	0	150	3	8	0	150
4	6	2	0	200	6	0	0	200	5	10	0	200
5	8	6	0	250	8	3	0	250	8	0	0	250
6	10	2	0	300	9	11	0	300	9	9	0	300
7	11	11	0	350	11	5	0	350	10	11	0	350
8	12	0	34	400	12	0	0	400	11	8	0	400
9	11	0	142	450	11	0	128	450	11	0	113	450
10	10	0	234	500	10	0	218	500	10	0	201	500
11	9	0	316	550	9	0	303	550	9	0	288	550
12	8	0	396	600	8	0	386	600	8	0	375	600
13	7	0	473	650	7	0	464	650	7	0	455	650
14	6	0	550	700	6	0	542	700	6	0	534	700
15	5	0	622	750	5	0	615	750	5	0	609	750
16	4	0	704	800	4	0	699	800	4	0	695	800
17	3	0	782	850	3	0	779	850	3	0	776	850
18	2	0	857	900	2	0	855	900	2	0	853	900
19	1	0	930	950	1	0	929	950	1	0	929	950

\$1,000

20-YEAR ENDOWMENT.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 37.	Age 38.	Age 39.
Annual.....	\$63.50	\$64.20	\$64.90
Semi-annual	33.02	33.38	33.75
Quarterly...	16.83	17.01	17.20
Years paid for.	Maximum Outstanding Loans.		
6	\$171	\$172	\$172
11	385	385	385
16	653	653	652
Period.	Guaranteed Reserve at end of Accumulation Period.		
10	\$385	\$385	\$385
15	653	653	652
20	1,000	1,000	1,000

If payment of premiums is discontinued.

Years paid for.	1				or 2				1				or 2			
	Insurance		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Extended,	\$1,000			Extended,	\$1,000			Extended,	\$1,000			Extended,	\$1,000		
	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$
3	3	7	0	150	3	6	0	150	3	5	0	150	3	5	0	150
4	5	8	0	200	5	6	0	200	5	4	0	200	5	4	0	200
5	7	9	0	250	7	6	0	250	7	3	0	250	7	3	0	250
6	9	7	0	300	9	4	0	300	9	1	0	300	9	1	0	300
7	10	6	0	350	10	0	0	350	9	7	0	350	9	7	0	350
8	11	3	0	400	10	10	0	400	10	6	0	400	10	6	0	400
9	11	0	93	450	11	0	67	450	11	0	34	450	11	0	34	450
10	10	0	181	500	10	0	159	500	10	0	132	500	10	0	132	500
11	9	0	271	550	9	0	252	550	9	0	232	550	9	0	232	550
12	8	0	361	600	8	0	345	600	8	0	328	600	8	0	328	600
13	7	0	445	650	7	0	434	650	7	0	420	650	7	0	420	650
14	6	0	526	700	6	0	517	700	6	0	508	700	6	0	508	700
15	5	0	603	750	5	0	597	750	5	0	592	750	5	0	592	750
16	4	0	691	800	4	0	687	800	4	0	682	800	4	0	682	800
17	3	0	773	850	3	0	770	850	3	0	766	850	3	0	766	850
18	2	0	851	900	2	0	849	900	2	0	847	900	2	0	847	900
19	1	0	928	950	1	0	927	950	1	0	926	950	1	0	926	950

\$1,000

20-YEAR ENDOWMENT.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 40.	Age 41.	Age 42.
Annual.....	\$65.80	\$66.90	\$68.20
Semi-annual	34.21	34.79	35.46
Quarterly ...	17.44	17.73	18.07
Years paid for.	Maximum Outstanding Loans.		
6	\$173	\$173	\$174
11	385	385	385
16	651	650	650
Period.	Guaranteed Reserve at end of Accumulation Period.		
10	\$385	\$385	\$385
15	651	650	650
20	1,000	1,000	1,000

If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Extended,	\$1,000			Extended,	\$1,000			Extended,	\$1,000		
	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$
3	3	4	0	150	3	3	0	150	3	2	0	150
4	5	1	0	200	4	10	0	200	4	8	0	200
5	6	11	0	250	6	7	0	250	6	3	0	250
6	8	9	0	300	8	4	0	300	7	9	0	300
7	9	2	0	350	8	9	0	350	8	4	0	350
8	10	1	0	400	9	8	0	400	9	3	0	400
9	11	0	0	450	10	6	0	450	10	1	0	450
10	10	0	102	500	10	0	80	500	10	0	54	500
11	9	0	209	550	9	0	186	550	9	0	162	550
12	8	0	311	600	8	0	293	600	8	0	274	600
13	7	0	405	650	7	0	390	650	7	0	374	650
14	6	0	499	700	6	0	489	700	6	0	477	700
15	5	0	587	750	5	0	580	750	5	0	571	750
16	4	0	676	800	4	0	669	800	4	0	661	800
17	3	0	762	850	3	0	758	850	3	0	754	850
18	2	0	845	900	2	0	843	900	2	0	840	900
19	1	0	925	950	1	0	924	950	1	0	923	950

\$1,000

20-YEAR ENDOWMENT.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 43.	Age 44.	Age 45.
Annual.....	\$69.60	\$71.10	\$72.70
Semi-annual	36.19	36.97	37.80
Quarterly...	18.44	18.84	19.26
Years paid for.	Maximum Outstanding Loans.		
6	\$174	\$174	\$174
11	385	385	384
16	649	648	647
Period.	Guaranteed Reserve at end of Accumulation Period.		
10	\$385	\$385	\$384
15	649	648	647
20	1,000	1,000	1,000

If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Extended,	\$1,000			Extended,	\$1,000			Extended,	\$1,000		
	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$
3	3	0	0	150	2	11	0	150	2	10	0	150
4	4	5	0	200	4	3	0	200	4	1	0	200
5	5	11	0	250	5	8	0	250	5	5	0	250
6	7	3	0	300	6	10	0	300	6	5	0	300
7	7	11	0	350	7	7	0	350	7	3	0	350
8	8	10	0	400	8	5	0	400	8	1	0	400
9	9	8	0	450	9	3	0	450	8	10	0	450
10	10	0	23	500	9	11	0	500	9	5	0	500
11	9	0	138	550	9	0	112	550	9	0	83	550
12	8	0	254	600	8	0	232	600	8	0	209	600
13	7	0	357	650	7	0	340	650	7	0	323	650
14	6	0	463	700	6	0	447	700	6	0	430	700
15	5	0	559	750	5	0	546	750	5	0	531	750
16	4	0	653	800	4	0	645	800	4	0	636	800
17	3	0	749	850	3	0	742	850	3	0	735	850
18	2	0	836	900	2	0	832	900	2	0	828	900
19	1	0	921	950	1	0	919	950	1	0	917	950

\$1,000

20-YEAR ENDOWMENT.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 46.	Age 47.	Age 48.
Annual.....	\$74.40	\$76.20	\$78.20
Semi-annual	38.69	39.62	40.66
Quarterly...	19.72	20.19	20.72
Years paid for.	Maximum Outstanding Loans.		
6	\$174	\$175	\$175
11	384	384	383
16	645	644	643
Period.	Guaranteed Reserve at end of Accumulation Period.		
10	\$384	\$384	\$383
15	645	644	643
20	1,000	1,000	1,000

If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Extended,	\$1,000			Extended,	\$1,000			Extended,	\$1,000		
	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$
3	2	8	0	150	2	7	0	150	2	6	0	150
4	3	10	0	200	3	9	0	200	3	7	0	200
5	5	2	0	250	4	11	0	250	4	9	0	250
6	6	1	0	300	5	10	0	300	5	7	0	300
7	6	11	0	350	6	7	0	350	6	3	0	350
8	7	9	0	400	7	5	0	400	7	0	0	400
9	8	5	0	450	8	0	0	450	7	7	0	450
10	9	0	0	500	8	6	0	500	8	1	0	500
11	9	0	52	550	9	0	11	550	8	7	0	550
12	8	0	181	600	8	0	148	600	8	0	108	600
13	7	0	295	650	7	0	267	650	7	0	237	650
14	6	0	412	700	6	0	391	700	6	0	366	700
15	5	0	516	750	5	0	500	750	5	0	482	750
16	4	0	626	800	4	0	614	800	4	0	600	800
17	3	0	728	850	3	0	720	850	3	0	711	850
18	2	0	824	900	2	0	820	900	2	0	815	900
19	1	0	915	950	1	0	913	950	1	0	911	950

\$1,000

20-YEAR ENDOWMENT.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 49.	Age 50.	Age 51.
Annual.....	\$80.30	\$82.60	\$85.00
Semi-annual	41.76	42.95	44.20
Quarterly...	21.28	21.90	22.52
Years paid for.	Maximum Outstanding Loans.		
6	\$175	\$175	\$176
11	383	382	382
16	641	640	638
Period.	Guaranteed Reserve at end of Accumulation Period.		
10	\$383	\$382	\$382
15	641	640	638
20	1,000	1,000	1,000

If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Extended,	\$1,000			Extended,	\$1,000			Extended,	\$1,000		
	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$
3	2	5	0	150	2	4	0	150	2	3	0	150
4	3	6	0	200	3	4	0	200	3	3	0	200
5	4	7	0	250	4	5	0	250	4	3	0	250
6	5	4	0	300	5	2	0	300	5	0	0	300
7	6	0	0	350	5	9	0	350	5	6	0	350
8	6	8	0	400	6	4	0	400	6	0	0	400
9	7	2	0	450	6	10	0	450	6	6	0	450
10	7	8	0	500	7	3	0	500	6	10	0	500
11	8	2	0	550	7	8	0	550	7	3	0	550
12	8	0	63	600	8	0	13	600	7	8	0	600
13	7	0	202	650	7	0	164	650	7	0	127	650
14	6	0	338	700	6	0	308	700	6	0	277	700
15	5	0	461	750	5	0	437	750	5	0	412	750
16	4	0	583	800	4	0	564	800	4	0	544	800
17	3	0	700	850	3	0	688	850	3	0	675	850
18	2	0	808	900	2	0	800	900	2	0	792	900
19	1	0	908	950	1	0	905	950	1	0	902	950

\$1,000

20-YEAR ENDOWMENT.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 52.	Age 53.	Age 54.
Annual.....	\$87.60	\$90.40	\$93.40
Semi-annual	45.55	47.01	48.57
Quarterly...	23.21	23.96	24.75
Years paid for.	Maximum Outstanding Loans.		
6	\$176	\$176	\$177
11	382	381	381
16	636	634	632
Period.	Guaranteed Reserve at end of Accumulation Period.		
10	\$382	\$381	\$381
15	636	634	632
20	1,000	1,000	1,000

If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Extended,	\$1,000			Extended,	\$1,000			Extended,	\$1,000		
	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$
3	2	1	0	150	2	0	0	150	1	11	0	150
4	3	1	0	200	2	11	0	200	2	10	0	200
5	4	1	0	250	3	11	0	250	3	9	0	250
6	4	10	0	300	4	7	0	300	4	4	0	300
7	5	2	0	350	4	11	0	350	4	8	0	350
8	5	8	0	400	5	4	0	400	5	0	0	400
9	6	2	0	450	5	10	0	450	5	6	0	450
10	6	6	0	500	6	1	0	500	5	9	0	500
11	6	10	0	550	6	5	0	550	6	0	0	550
12	7	3	0	600	6	10	0	600	6	5	0	600
13	7	0	74	650	7	0	6	650	6	7	0	650
14	6	0	242	700	6	0	200	700	6	0	152	700
15	5	0	382	750	5	0	347	750	5	0	309	750
16	4	0	523	800	4	0	501	800	4	0	476	800
17	3	0	661	850	3	0	646	850	3	0	629	850
18	2	0	784	900	2	0	776	900	2	0	768	900
19	1	0	899	950	1	0	896	950	1	0	892	950

\$1,000

20-YEAR ENDOWMENT.

ACCUMULATION POLICY.

10, 15 or 20-Year Period.

Premium.	Age 55.		
Annual.....	\$96.60		
Semi-annual	50.23		
Quarterly...	25.60		
Years paid for.	Maximum Outstanding Loans.		
6	\$178		
11	381		
16	630		
Period.	Guaranteed Reserve at end of Accumulation Period.		
10	\$381		
15	630		
20	1,000		

If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$
3	1	10	0	150								
4	2	8	0	200								
5	3	6	0	250								
6	4	0	0	300								
7	4	5	0	350								
8	4	9	0	400								
9	5	2	0	450								
10	5	5	0	500								
11	5	8	0	550								
12	6	0	0	600								
13	6	3	0	650								
14	6	0	98	700								
15	5	0	269	750								
16	4	0	447	800								
17	3	0	612	850								
18	2	0	759	900								
19	1	0	888	950								

GUARANTEES

OF THE

ACCUMULATION POLICY

WITH RETURN OF THE ANNUAL
PREMIUMS PAID

in event of Death within the Accumula-
tion Period.

\$1,000

LIFE—ORDINARY.

ACCUMULATION POLICY.

10-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 25.	Age 26.	Age 27.	Age 28.
Annual	\$33.00	\$33.70	\$34.50	\$35.30
Semi-annual	17.16	17.52	17.94	18.36
Quarterly ...	8.74	8.93	9.14	9.35

Years paid for.	Maximum Outstanding Loans.			
6	\$45	\$47	\$49	\$51

Guaranteed Reserve at end of Accumulation Period.

	\$98	\$102	\$106	\$111
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	1	1	50	1	1	52	1	2	53	1	2	55
4	1	7	67	1	7	69	1	8	70	1	8	72
5	2	1	84	2	2	85	2	2	88	2	3	90
6	2	7	100	2	7	102	2	8	105	2	9	108
7	3	0	117	3	1	119	3	2	123	3	2	125
8	3	6	133	3	6	136	3	7	140	3	8	143
9	3	11	149	4	0	152	4	1	158	4	3	160

\$1,000 LIFE—ORDINARY.

ACCUMULATION POLICY.

10-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 29.	Age 30.	Age 31.	Age 32.
Annual	\$36.20	\$37.10	\$38.00	\$39.10
Semi-annual	18.82	19.29	19.76	20.33
Quarterly ...	9.59	9.83	10.07	10.36

Years paid for.	Maximum Outstanding Loans.			
6	\$53	\$55	\$58	\$60

Guaranteed Reserve at end of Accumulation Period.

	\$115	\$120	\$124	\$129
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	Yrs.	Mos.	\$	Yrs.	Mos.	\$	Yrs.	Mos.	\$	Yrs.	Mos.	\$
3	1	2	56	1	2	57	1	3	58	1	3	59
4	1	9	74	1	9	76	1	10	73	1	10	80
5	2	4	93	2	4	95	2	5	98	2	6	100
6	2	9	111	2	10	113	2	11	116	3	0	119
7	3	3	129	3	5	132	3	6	135	3	7	138
8	3	10	147	3	11	150	4	0	154	4	1	158
9	4	4	165	4	5	169	4	6	173	4	7	177

\$1,000

LIFE—ORDINARY.

ACCUMULATION POLICY.

10-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 33.	Age 34.	Age 35.	Age 36.
Annual	\$40.20	\$41.40	\$42.60	\$43.90
Semi-annual	20.90	21.53	22.15	22.83
Quarterly ...	10.65	10.97	11.29	11.63

Years paid for.	Maximum Outstanding Loans.			
6	\$62	\$65	\$68	\$70

Guaranteed Reserve at end of Accumulation Period.

	\$135	\$140	\$146	\$151
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	1	3	62	1	4	63	1	4	65	1	4	66
4	1	11	82	1	11	84	2	0	86	2	0	88
5	2	7	102	2	7	105	2	8	107	2	9	110
6	3	1	122	3	2	125	3	3	128	3	3	130
7	3	8	141	3	8	145	3	9	149	3	9	151
8	4	2	160	4	2	165	4	3	169	4	3	172
9	4	7	180	4	8	185	4	8	189	4	8	193

\$1,000

LIFE—ORDINARY.

ACCUMULATION POLICY.

10-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 37.	Age 38.	Age 39.	Age 40.
Annual	\$45.30	\$46.80	\$48.50	\$50.30
Semi-annual	23.56	24.34	25.22	26.16
Quarterly ...	12.00	12.40	12.85	13.33

Years paid for.	Maximum Outstanding Loans.			
6	\$73	\$76	\$80	\$83

Guaranteed Reserve at end of Accumulation Period.

	\$157	\$164	\$170	\$177
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.	
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	1	5	68	1	5	70	1	5	71	1	6	73
4	2	1	90	2	1	93	2	1	95	2	2	96
5	2	9	113	2	10	116	2	10	118	2	11	120
6	3	4	134	3	4	138	3	5	140	3	5	143
7	3	10	155	3	10	159	3	10	162	3	10	166
8	4	3	176	4	3	180	4	3	184	4	2	187
9	4	8	197	4	8	200	4	7	205	4	6	209

\$1,000

LIFE—ORDINARY.

ACCUMULATION POLICY.

10-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 41.	Age 42.	Age 43.	Age 44.
Annual	\$52.20	\$54.20	\$56.40	\$58.90
Semi-annual	27.14	28.18	29.33	30.63
Quarterly ...	13.83	14.36	14.95	15.61
Years paid for.	Maximum Outstanding Loans.			
6	\$87	\$90	\$94	\$98

Guaranteed Reserve at end of Accumulation Period.

	\$184	\$190	\$198	\$205
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	1	6	75	1	6	76	1	6	78	1	6	81
4	2	2	98	2	2	101	2	2	103	2	2	106
5	2	11	122	2	11	126	2	11	128	2	10	131
6	3	4	146	3	4	149	3	4	151	3	3	155
7	3	10	169	3	9	172	3	8	175	3	8	180
8	4	2	190	4	1	195	4	0	198	3	11	202
9	4	6	212	4	5	217	4	4	221	4	2	225

\$1,000

LIFE—ORDINARY.

ACCUMULATION POLICY.

10-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 45.	Age 46.	Age 47.	Age 48.
Annual	\$61.60	\$64.50	\$67.70	\$71.20
Semi-annual	32.63	33.54	35.20	37.02
Quarterly ...	16.32	17.09	17.94	18.87
Years paid for.	Maximum Outstanding Loans.			
6	\$102	\$106	\$110	\$114

Guaranteed Reserve at end of Accumulation Period.

	\$212	\$220	\$227	\$235
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	1	6	82	1	6	84	1	6	85	1	5	87
4	2	2	108	2	1	110	2	1	112	2	0	114
5	2	10	133	2	9	136	2	9	138	2	8	140
6	3	3	158	3	2	161	3	1	163	3	0	165
7	3	7	182	3	6	185	3	5	188	3	4	191
8	3	10	205	3	9	208	3	8	211	3	7	214
9	4	1	227	4	0	231	3	10	234	3	9	237

\$1,000

LIFE—ORDINARY.

ACCUMULATION POLICY.

10-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 49.	Age 50.	Age 51.	Age 52.
Annual	\$75.00	\$79.30	\$84.10	\$89.50
Semi-annual	39.00	41.24	43.73	46.54
Quarterly ...	19.88	21.01	22.29	23.72

Years paid for.	Maximum Outstanding Loans.			
6	\$118	\$122	\$127	\$131

Guaranteed Reserve at end of Accumulation Period.

	\$242	\$250	\$258	\$266
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	1	5	88	1	4	90	1	4	91	1	4	92
4	2	0	116	1	11	117	1	11	119	1	11	121
5	2	7	144	2	6	145	2	6	147	2	6	150
6	2	11	168	2	10	171	2	10	173	2	9	176
7	3	3	193	3	1	196	3	1	199	3	0	201
8	3	5	217	3	4	220	3	3	225	3	2	228
9	3	7	242	3	6	244	3	5	250	3	4	256

\$1,000

LIFE—ORDINARY.

ACCUMULATION POLICY.

10-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 53.	Age 54.	Age 55.	
Annual	\$95.60	\$102.50	\$110.30	
Semi-annual	49.71	53.30	57.36	
Quarterly ...	25.33	27.16	29.23	

Years paid for.	Maximum Outstanding Loans.			
6	\$136	\$140	\$145	

Guaranteed Reserve at end of Accumulation Period.

	\$274	\$282	\$290	
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	1	3	94	1	3	95	1	3	97			
4	1	10	123	1	10	124	1	10	127			
5	2	5	151	2	5	153	2	4	157			
6	2	8	179	2	8	182	2	7	187			
7	2	11	207	2	11	212	2	10	217			
8	3	2	236	3	1	241	3	0	247			
9	3	3	264	3	2	270	3	1	278			

\$1,000

LIFE—ORDINARY.

ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 25.	Age 26.	Age 27.	Age 28.
Annual.....	\$34.80	\$35.60	36.50	\$37.40
Semi-annual	18.10	18.51	18.98	19.45
Quarterly...	9.22	9.43	9.67	9.91

Years paid for.	Maximum Outstanding Loans.			
6	\$45	\$47	\$49	\$51
11	98	102	106	111

Guaranteed Reserve at end of Accumulation Period.

	\$160	\$166	\$172	\$179
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	1	1	50	1	1	52	1	2	53	1	2	55
4	1	7	67	1	7	69	1	8	70	1	8	72
5	2	1	84	2	2	85	2	2	88	2	3	90
6	2	7	100	2	7	102	2	8	105	2	9	108
7	3	0	117	3	1	119	3	2	123	3	2	125
8	3	6	133	3	6	136	3	7	140	3	8	143
9	3	11	149	4	0	152	4	1	158	4	3	160
10	4	5	166	4	6	170	4	7	174	4	9	178
11	4	10	182	5	0	187	5	1	191	5	2	196
12	5	4	199	5	6	203	5	7	208	5	8	213
13	5	10	215	5	11	220	6	0	225	6	0	229
14	6	3	231	6	4	236	6	4	241	6	5	246

\$1,000

LIFE—ORDINARY.

ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 29.	Age 30.	Age 31.	Age 32.
Annual.....	\$38.30	\$39.40	\$40.50	\$41.70
Semi-annual	19.92	20.49	21.06	21.68
Quarterly...	10.15	10.44	10.73	11.05

Years paid for.	Maximum Outstanding Loans.			
6	\$53	\$55	\$58	\$60
11	115	120	124	129

Guaranteed Reserve at end of Accumulation Period.

	\$186	\$193	\$201	\$208
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	1	2	56	1	2	57	1	3	58	1	3	59
4	1	9	74	1	9	76	1	10	78	1	10	80
5	2	4	93	2	4	95	2	5	98	2	6	100
6	2	9	111	2	10	113	2	11	116	3	0	119
7	3	3	129	3	5	132	3	6	135	3	7	138
8	3	10	147	3	11	150	4	0	154	4	1	158
9	4	4	165	4	5	169	4	6	173	4	7	177
10	4	10	182	4	11	187	4	11	191	5	0	195
11	5	3	200	5	4	204	5	5	209	5	5	214
12	5	8	217	5	9	222	5	9	227	5	9	232
13	6	1	234	6	1	239	6	1	244	6	1	249
14	6	5	251	6	4	256	6	4	262	6	4	267

\$1,000

LIFE—ORDINARY.

ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 33.	Age 34.	Age 35.	Age 36.
Annual.....	\$43.00	\$44.40	\$45.90	\$47.50
Semi-annual	22.36	23.09	23.87	24.70
Quarterly...	11.40	11.77	12.16	12.59

Years paid for.	Maximum Outstanding Loans.			
6	\$62	\$65	\$68	\$70
11	135	140	146	151

Guaranteed Reserve at end of Accumulation Period.

	\$216	\$224	\$233	\$241
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	1	3	62	1	4	63	1	4	65	1	4	66
4	1	11	82	1	11	84	2	0	86	2	0	88
5	2	7	102	2	7	105	2	8	107	2	9	110
6	3	1	122	3	2	125	3	3	128	3	3	130
7	3	8	141	3	8	145	3	9	149	3	9	151
8	4	2	160	4	2	165	4	3	169	4	3	172
9	4	7	180	4	8	185	4	8	189	4	8	193
10	5	0	199	5	1	204	5	1	208	5	0	212
11	5	5	218	5	5	223	5	5	227	5	4	232
12	5	9	236	5	8	241	5	8	246	5	7	251
13	6	0	254	5	11	259	5	11	264	5	10	269
14	6	3	272	6	2	277	6	1	282	6	0	287

\$1,000

LIFE—ORDINARY.

ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 37.	Age 38.	Age 39.	Age 40.
Annual.....	\$49.20	\$51.10	\$53.30	\$55.70
Semi-annual	25.58	26.57	27.72	28.96
Quarterly...	13.04	13.54	14.12	14.76

Years paid for.	Maximum Outstanding Loans.			
6	\$73	\$76	\$80	\$83
11	157	164	170	177

Guaranteed Reserve at end of Accumulation Period.

	\$250	\$259	\$269	\$278
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	1	5	68	1	5	70	1	5	71	1	6	73
4	2	1	90	2	1	93	2	1	95	2	2	96
5	2	9	113	2	10	116	2	10	118	2	11	120
6	3	4	134	3	4	138	3	5	140	3	5	143
7	3	10	155	3	10	159	3	10	162	3	10	166
8	4	3	176	4	3	180	4	3	184	4	2	187
9	4	8	197	4	8	200	4	7	205	4	6	209
10	5	0	217	4	11	221	4	11	225	4	10	230
11	5	3	236	5	2	241	5	1	245	5	0	250
12	5	6	256	5	5	260	5	4	265	5	3	269
13	5	8	274	5	7	279	5	6	284	5	4	289
14	5	10	292	5	9	297	5	7	302	5	5	307

\$1,000

LIFE—ORDINARY.

ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 41.	Age 42.	Age 43.	Age 44.
Annual.....	\$58.30	\$61.10	\$64.30	\$67.80
Semi-annual	30.32	31.77	33.44	35.26
Quarterly ...	15.45	16.19	17.04	17.97

Years paid for.	Maximum Outstanding Loans.			
6	\$87	\$90	\$94	\$98
11	184	190	198	205

Guaranteed Reserve at end of Accumulation Period.

	\$287	\$297	\$307	\$317
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.	
	<i>Yrs.</i>	<i>Mos.</i>	<i>\$</i>	<i>Yrs.</i>	<i>Mos.</i>	<i>\$</i>	<i>Yrs.</i>	<i>Mos.</i>	<i>\$</i>	<i>Yrs.</i>	<i>Mos.</i>	<i>\$</i>
3	1	6	75	1	6	76	1	6	78	1	6	81
4	2	2	98	2	2	101	2	2	103	2	2	106
5	2	11	122	2	11	126	2	11	128	2	10	131
6	3	4	146	3	4	149	3	4	151	3	3	155
7	3	10	169	3	9	172	3	8	175	3	8	180
8	4	2	190	4	1	195	4	0	198	3	11	202
9	4	6	212	4	5	217	4	4	221	4	2	225
10	4	9	234	4	7	238	4	6	242	4	5	246
11	4	11	254	4	10	258	4	8	263	4	7	267
12	5	1	274	5	0	278	4	10	283	4	8	287
13	5	3	293	5	1	297	4	11	302	4	9	306
14	5	4	312	5	2	316	5	0	320	4	10	325

\$1,000

LIFE—ORDINARY.

ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 45.	Age 46.	Age 47.	Age 48.
Annual.....	\$71.80	\$76.30	\$81.50	\$87.60
Semi-annual	37.34	39.68	42.38	45.55
Quarterly ...	19.03	20.22	21.60	23.21

Years paid for.	Maximum Outstanding Loans.			
6	\$102	\$106	\$110	\$114
11	212	220	227	235

Guaranteed Reserve at end of Accumulation Period.

\$327	\$337	\$347	\$357
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	1	6	82	1	6	84	1	6	85	1	5	87
4	2	2	108	2	1	110	2	1	112	2	0	114
5	2	10	133	2	9	136	2	9	138	2	8	140
6	3	3	158	3	2	161	3	1	163	3	0	165
7	3	7	182	3	6	185	3	5	188	3	4	191
8	3	10	205	3	9	208	3	8	211	3	7	214
9	4	1	227	4	0	231	3	10	234	3	9	237
10	4	3	249	4	2	253	4	0	257	3	11	260
11	4	5	270	4	4	274	4	2	278	4	0	281
12	4	7	291	4	5	294	4	3	298	4	1	305
13	4	7	310	4	6	314	4	4	321	4	2	330
14	4	8	329	4	6	336	4	4	345	4	2	354

\$1,000

LIFE—ORDINARY.

ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 49.	Age 50.		
Annual.....	\$94.60	\$102.80		
Semi-annual	49.19	53.46		
Quarterly...	25.07	27.24		

Years paid for.	Maximum Outstanding Loans.			
6	\$118	\$122		
11	242	250		

Guaranteed Reserve at end of Accumulation Period.

	\$367	\$377		
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	1	5	88	1	4	90						
4	2	0	116	1	11	117						
5	2	7	144	2	6	145						
6	2	11	168	2	10	171						
7	3	3	193	3	1	196						
8	3	5	217	3	4	220						
9	3	7	242	3	6	244						
10	3	9	263	3	7	269						
11	3	10	288	3	9	295						
12	3	11	313	3	9	321						
13	4	0	338	3	10	348						
14	4	0	364	3	10	373						

\$1,000

LIFE—ORDINARY.

ACCUMULATION POLICY.

20-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 25.	Age 26.	Age 27.	Age 28.
Annual.....	\$37.20	\$38.10	\$39.10	\$40.20
Semi-annual	19.34	19.81	20.33	20.90
Quarterly ...	9.86	10.10	10.36	10.65

Years paid for.	Maximum Outstanding Loans.			
6	\$45	\$47	\$49	\$51
11	98	102	106	111
16	160	166	172	179

Guaranteed Reserve at end of Accumulation Period.

	\$230	\$239	\$247	\$256
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	Yrs.	Mos.	\$	Yrs.	Mos.	\$	Yrs.	Mos.	\$	Yrs.	Mos.	\$
3	1	1	50	1	1	52	1	2	53	1	2	55
4	1	7	67	1	7	69	1	8	70	1	8	72
5	2	1	84	2	2	85	2	2	88	2	3	90
6	2	7	100	2	7	102	2	8	105	2	9	108
7	3	0	117	3	1	119	3	2	123	3	2	125
8	3	6	133	3	6	136	3	7	140	3	8	143
9	3	11	149	4	0	152	4	1	158	4	3	160
10	4	5	166	4	6	170	4	7	174	4	9	178
11	4	10	182	5	0	187	5	1	191	5	2	196
12	5	4	199	5	6	203	5	7	208	5	8	213
13	5	10	215	5	11	220	6	0	225	6	0	229
14	6	3	231	6	4	236	6	4	241	6	5	246
15	6	7	247	6	8	252	6	8	257	6	8	262
16	6	11	262	6	11	268	6	11	273	6	11	279
17	7	3	278	7	2	283	7	2	289	7	1	295
18	7	5	293	7	5	298	7	4	304	7	3	310
19	7	8	308	7	7	314	7	6	319	7	5	325

\$1,000
LIFE—ORDINARY.
ACCUMULATION POLICY.

20-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 29.	Age 30.	Age 31.	Age 32.
Annual.....	\$41.40	\$42.70	\$44.10	\$45.70
Semi-annual	21.53	22.20	22.93	23.76
Quarterly...	10.97	11.32	11.69	12.11

Years paid for.	Maximum Outstanding Loans.			
6	\$53	\$55	\$58	\$60
11	115	120	124	129
16	186	193	201	208

Guaranteed Reserve at end of Accumulation Period.

	\$266	\$276	\$285	\$296
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	1	2	56	1	2	57	1	3	58	1	3	59
4	1	9	74	1	9	76	1	10	78	1	10	80
5	2	4	93	2	4	95	2	5	98	2	6	100
6	2	9	111	2	10	113	2	11	116	3	0	119
7	3	3	129	3	5	132	3	6	135	3	7	138
8	3	10	147	3	11	150	4	0	154	4	1	158
9	4	4	165	4	5	169	4	6	173	4	7	177
10	4	10	182	4	11	187	4	11	191	5	0	195
11	5	3	200	5	4	204	5	5	209	5	5	214
12	5	8	217	5	9	222	5	9	227	5	9	232
13	6	1	234	6	1	239	6	1	244	6	1	249
14	6	5	251	6	4	256	6	4	262	6	4	267
15	6	8	268	6	7	273	6	7	279	6	6	284
16	6	11	284	6	10	290	6	9	295	6	8	301
17	7	1	300	7	0	306	6	11	311	6	9	317
18	7	2	316	7	1	322	7	0	327	6	10	333
19	7	4	331	7	2	337	7	1	343	6	11	348

\$1,000

LIFE—ORDINARY.

ACCUMULATION POLICY.

20-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 33.	Age 34.	Age 35.	Age 36.
Annual.....	\$47.40	\$49.20	\$51.30	\$53.60
Semi-annual	24.65	25.58	26.68	27.87
Quarterly...	12.56	13.04	13.59	14.20

Years paid for.	Maximum Outstanding Loans.			
6	\$62	\$65	\$68	\$70
11	135	140	146	151
16	216	224	233	241

Guaranteed Reserve at end of Accumulation Period.

	\$306	\$316	\$327	\$338
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	Yrs.	Mos.	\$	Yrs.	Mos.	\$	Yrs.	Mos.	\$	Yrs.	Mos.	\$
3	1	3	62	1	4	63	1	4	65	1	4	66
4	1	11	82	1	11	84	2	0	86	2	0	88
5	2	7	102	2	7	105	2	8	107	2	9	110
6	3	1	122	3	2	125	3	3	128	3	3	130
7	3	8	141	3	8	145	3	9	149	3	9	151
8	4	2	160	4	2	165	4	3	169	4	3	172
9	4	7	180	4	8	185	4	8	189	4	8	193
10	5	0	199	5	1	204	5	1	208	5	0	212
11	5	5	218	5	5	223	5	5	227	5	4	232
12	5	9	236	5	8	241	5	8	246	5	7	251
13	6	0	254	5	11	259	5	11	264	5	10	269
14	6	3	272	6	2	277	6	1	282	6	0	287
15	6	5	289	6	4	295	6	2	300	6	1	305
16	6	7	306	6	5	312	6	4	317	6	2	322
17	6	8	323	6	6	328	6	5	333	6	3	339
18	6	9	338	6	7	344	6	5	349	6	3	355
19	6	9	354	6	7	359	6	5	365	6	3	370

\$1,000
LIFE—ORDINARY.
ACCUMULATION POLICY.

20-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 37.	Age 38.	Age 39.	Age 40.
Annual.....	\$56.10	\$58.90	\$62.10	\$65.80
Semi-annual	29.17	30.63	32.29	34.22
Quarterly...	14.87	15.61	16.46	17.44

Years paid for.	Maximum Outstanding Loans.			
6	\$73	\$76	\$80	\$83
11	157	164	170	177
16	250	259	269	278

Guaranteed Reserve at end of Accumulation Period.

	\$349	\$360	\$372	\$383
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.	
	<i>Yrs.</i>	<i>Mos.</i>	<i>\$</i>	<i>Yrs.</i>	<i>Mos.</i>	<i>\$</i>	<i>Yrs.</i>	<i>Mos.</i>	<i>\$</i>	<i>Yrs.</i>	<i>Mos.</i>	<i>\$</i>
3	1	5	68	1	5	70	1	5	71	1	6	73
4	2	1	90	2	1	93	2	1	95	2	2	96
5	2	9	113	2	10	116	2	10	118	2	11	120
6	3	4	134	3	4	138	3	5	140	3	5	143
7	3	10	155	3	10	159	3	10	162	3	10	166
8	4	3	176	4	3	180	4	3	184	4	2	187
9	4	8	197	4	8	200	4	7	205	4	6	209
10	5	0	217	4	11	221	4	11	225	4	10	230
11	5	3	236	5	2	241	5	1	245	5	0	250
12	5	6	256	5	5	260	5	4	265	5	3	269
13	5	8	274	5	7	279	5	6	284	5	4	289
14	5	10	292	5	9	297	5	7	302	5	5	307
15	5	11	310	5	10	315	5	8	320	5	6	325
16	6	0	327	5	11	332	5	9	337	5	7	342
17	6	1	344	5	11	349	5	9	354	5	7	358
18	6	1	360	5	11	365	5	9	370	5	7	374
19	6	1	375	5	11	380	5	9	385	5	6	390

\$1,000 LIFE—ORDINARY. ACCUMULATION POLICY.

20-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 41.	Age 42.	Age 43.	Age 44.
Annual.....	\$70.00	\$74.80	\$80.50	\$87.20
Semi-annual	36.40	38.90	41.86	45.34
Quarterly...	18.55	19.82	21.33	23.11
Years paid for.	Maximum Outstanding Loans.			
6	\$87	\$90	\$94	\$98
11	184	190	198	205
16	287	297	307	317

Guaranteed Reserve at end of Accumulation Period.

	\$394	\$406	\$418	\$429
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	Yrs.	Mos.	\$	Yrs.	Mos.	\$	Yrs.	Mos.	\$	Yrs.	Mos.	\$
3	1	6	75	1	6	76	1	6	78	1	6	81
4	2	2	98	2	2	101	2	2	103	2	2	106
5	2	11	122	2	11	126	2	11	128	2	10	131
6	3	4	146	3	4	149	3	4	151	3	3	155
7	3	10	169	3	9	172	3	8	175	3	8	180
8	4	2	190	4	1	195	4	0	198	3	11	202
9	4	6	212	4	5	217	4	4	221	4	2	225
10	4	9	234	4	7	238	4	6	242	4	5	246
11	4	11	254	4	10	258	4	8	263	4	7	267
12	5	1	274	5	0	278	4	10	283	4	8	287
13	5	3	293	5	1	297	4	11	302	4	9	306
14	5	4	312	5	2	316	5	0	320	4	10	325
15	5	4	329	5	2	334	5	0	338	4	10	343
16	5	5	347	5	3	351	5	1	355	4	10	363
17	5	5	363	5	3	368	5	0	376	4	10	386
18	5	5	379	5	2	387	5	0	398	4	10	408
19	5	4	398	5	2	409	4	11	420	4	9	431

\$1,000
LIFE—ORDINARY.
ACCUMULATION POLICY.

20-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 45.			
Annual.....	\$95.10			
Semi-annual	49.45			
Quarterly...	25.20			

Years paid for.	Maximum Outstanding Loans.			
6	\$102			
11	212			
16	327			

Guaranteed Reserve at end of Accumulation Period.

	\$441			
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	Yrs.	Mos.	\$	Yrs.	Mos.	\$	Yrs.	Mos.	\$	Yrs.	Mos.	\$
3	1	6	82									
4	2	2	108									
5	2	10	133									
6	3	3	158									
7	3	7	182									
8	3	10	205									
9	4	1	227									
10	4	3	249									
11	4	5	270									
12	4	7	291									
13	4	7	310									
14	4	8	329									
15	4	8	350									
16	4	8	373									
17	4	8	396									
18	4	8	419									
19	4	7	442									

\$1,000

LIFE—10 PAYMENTS.

ACCUMULATION POLICY.

10-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 25.	Age 26.	Age 27.	Age 28.
Annual	\$68.50	\$69.60	\$70.90	\$72.20
Semi-annual	35.62	36.19	36.87	37.54
Quarterly . . .	18.15	18.44	18.79	19.13

Years paid for.	Maximum Outstanding Loans.			
6	\$156	\$160	\$164	\$167

Guaranteed Reserve at End of Accumulation Period.

	\$340	\$348	\$355	\$364
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	Yrs.	Mos.	\$	Yrs.	Mos.	\$	Yrs.	Mos.	\$	Yrs.	Mos.	\$
3	4	11	300	4	11	300	4	10	300	4	10	300
4	8	3	400	8	2	400	8	1	400	7	11	400
5	11	8	500	11	5	500	11	3	500	11	0	500
6	14	0	600	13	8	600	13	4	600	13	1	600
7	16	0	700	15	7	700	15	3	700	14	10	700
8	17	7	800	17	2	800	16	9	800	16	4	800
9	19	1	900	18	7	900	18	2	900	17	9	900

\$1,000

LIFE—10 PAYMENTS.

ACCUMULATION POLICY.

10-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 29.	Age 30.	Age 31.	Age 32.
Annual	\$73.70	\$75.20	\$76.80	\$78.40
Semi-annual	38.32	39.10	39.94	40.77
Quarterly ...	19.53	19.93	20.35	20.78

Years paid for.	Maximum Outstanding Loans.			
6	\$171	\$175	\$180	\$184

Guaranteed Reserve at End of Accumulation Period.

	\$372	\$381	\$389	\$399
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	4	10	300	4	9	300	4	9	300	4	9	300
4	7	10	400	7	8	400	7	7	400	7	6	400
5	10	9	500	10	7	500	10	5	500	10	3	500
6	12	9	600	12	6	600	12	3	600	12	0	600
7	14	6	700	14	2	700	13	10	700	13	7	700
8	16	0	800	15	7	800	15	3	800	14	11	800
9	17	4	900	17	0	900	16	7	900	16	3	900

\$1,000

LIFE—10 PAYMENTS.

ACCUMULATION POLICY.

10-Year Period.

With return* of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 33.	Age 34.	Age 35.	Age 36.
Annual	\$80.20	\$82.00	\$84.00	\$86.10
Semi-annual	41.70	42.64	43.68	44.77
Quarterly ...	21.25	21.73	22.26	22.82

Years paid for.	Maximum Outstanding Loans.			
6	\$188	\$193	\$198	\$203

Guaranteed Reserve at End of Accumulation Period.

	\$408	\$418	\$428	\$438
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	4	9	300	4	9	300	4	9	300	4	9	300
4	7	5	400	7	4	400	7	3	400	7	2	400
5	10	1	500	10	0	500	9	10	500	9	8	500
6	11	10	600	11	7	600	11	5	600	11	2	600
7	13	4	700	13	0	700	12	9	700	12	5	700
8	14	7	800	14	3	800	13	11	800	13	7	800
9	15	11	900	15	6	900	15	2	900	14	9	900

\$1,000

LIFE—10 PAYMENTS.

ACCUMULATION POLICY.

10-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 37.	Age 38.	Age 39.	Age 40.
Annual	\$88 30	\$90.70	\$93.20	\$96.00
Semi-annual	45.92	47.16	48.46	49.92
Quarterly ...	23.40	24.04	24.70	25.44

Years paid for.	Maximum Outstanding Loans.			
6	\$209	\$214	\$220	\$226

Guaranteed Reserve at End of Accumulation Period.

	\$449	\$460	\$470	\$481
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	4	8	300	4	8	300	4	8	300	4	7	300
4	7	1	400	7	0	400	6	10	400	6	9	400
5	9	6	500	9	4	500	9	1	500	8	11	500
6	10	11	600	10	8	600	10	4	600	10	1	600
7	12	1	700	11	9	700	11	6	700	11	2	700
8	13	3	800	12	11	800	12	6	800	12	2	800
9	14	4	900	14	0	900	13	7	900	13	3	900

\$1,000

LIFE—10 PAYMENTS.

ACCUMULATION POLICY.

10-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 41.	Age 42.	Age 43.	Age 44.
Annual	\$99.00	\$102.30	\$105.80	\$109.60
Semi-annual	51.48	53.20	55.02	56.99
Quarterly ...	26.24	27.11	28.04	29.04

Years paid for.	Maximum Outstanding Loans.			
6	\$233	\$239	\$246	\$252

Guaranteed Reserve at End of Accumulation Period.

	\$493	\$504	\$515	\$527
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	4	7	300	4	6	300	4	5	300	4	4	300
4	6	8	400	6	6	400	6	3	400	6	1	400
5	8	8	500	8	5	500	8	2	500	7	11	500
6	9	10	600	9	6	600	9	3	600	9	0	600
7	10	10	700	10	6	700	10	3	700	9	11	700
8	11	10	800	11	6	800	11	2	800	10	9	800
9	12	10	900	12	5	900	12	1	900	11	8	900

\$1,000

LIFE—10 PAYMENTS.

ACCUMULATION POLICY.

10-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 45.	Age 46.	Age 47.	Age 48.
Annual	\$113.80	\$119.50	\$123.70	\$129.40
Semi-annual	59.18	61.62	64.32	67.29
Quarterly ...	30.16	31.40	32.78	34.29

Years paid for.	Maximum Outstanding Loans.			
6	\$259	\$266	\$274	\$281

Guaranteed Reserve at End of Accumulation Period.

	\$539	\$551	\$563	\$575
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	4	3	300	4	2	300	4	0	300	3	11	300
4	5	11	400	5	10	400	5	7	400	5	5	400
5	7	8	500	7	6	500	7	3	500	7	0	500
6	8	8	600	8	5	600	8	2	600	7	10	600
7	9	7	700	9	3	700	8	11	700	8	7	700
8	10	5	800	10	1	800	9	8	800	9	4	800
9	11	3	900	10	10	900	10	6	900	10	1	900

\$1,000

LIFE—10 PAYMENTS.

ACCUMULATION POLICY.

10-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 49.	Age 50.	Age 51.	Age 52.
Annual	\$135.80	\$143.00	\$151.10	\$160.30
Semi-annual	70.62	74.36	78.57	83.36
Quarterly ...	35.99	37.90	40.04	42.48

Years paid for.	Maximum Outstanding Loans.			
6	\$289	\$297	\$306	\$315

Guaranteed Reserve at End of Accumulation Period.

	\$587	\$599	\$611	\$623
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	3	9	300	3	8	300	3	7	300	3	7	300
4	5	3	400	5	1	400	5	0	400	4	11	400
5	6	9	500	6	6	500	6	4	500	6	3	500
6	7	7	600	7	3	600	7	2	600	7	0	600
7	8	4	700	8	0	700	7	10	700	7	9	700
8	9	0	800	8	8	800	8	7	800	8	5	800
9	9	9	900	9	4	900	9	2	900	9	0	900

\$1,000

LIFE—10 PAYMENTS.

ACCUMULATION POLICY.

10-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 53.	Age 54.	Age 55.	
Annual	\$170.80	\$183.00	\$197.20	
Semi-annual	88.82	95.16	102.54	
Quarterly ...	45.26	48.50	52.26	

Years paid for.	Maximum Outstanding Loans.			
6	\$325	\$336	\$347	

Guaranteed Reserve at End of Accumulation Period.

	\$636	\$648	\$660	
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	3	6	300	3	5	300	3	4	300			
4	4	10	400	4	9	400	4	8	400			
5	6	2	500	6	0	500	5	11	500			
6	6	11	600	6	9	600	6	8	600			
7	7	7	700	7	5	700	7	4	700			
8	8	3	800	8	1	800	7	11	800			
9	8	10	900	8	8	900	8	5	900			

\$1,000

LIFE—15 PAYMENTS.

ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 25.	Age 26.	Age 27.	Age 28.
Annual.....	\$58.30	\$59.40	\$60.60	\$61.80
Semi-annual.	30.32	30.89	31.51	32.14
Quarterly....	15.45	15.74	16.06	16.38

Years paid for.	Maximum Outstanding Loans.			
6	\$109	\$112	\$114	\$117
11	235	241	247	253

Guaranteed Reserve at end of Accumulation Period.

	\$381	\$389	\$399	\$408
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	3	3	200	3	3	200	3	3	200	3	3	200
4	5	4	266	5	4	266	5	4	266	5	3	266
5	7	6	333	7	5	333	7	4	333	7	4	333
6	9	2	400	9	1	400	9	0	400	8	10	400
7	10	9	466	10	8	466	10	6	466	10	3	466
8	12	1	533	11	11	533	11	9	533	11	6	533
9	13	3	600	13	0	600	12	10	600	12	7	600
10	14	3	666	14	0	666	13	9	666	13	6	666
11	15	3	733	14	11	733	14	8	733	14	4	733
12	16	1	800	15	9	800	15	5	800	15	1	800
13	16	11	866	16	7	866	16	2	866	15	10	866
14	17	8	933	17	3	933	16	11	933	16	6	933

\$1,000

LIFE—15 PAYMENTS.

ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 29.	Age 30.	Age 31.	Age 32.
Annual.....	\$63.20	\$64.70	\$66.20	\$67.80
Semi-annual.	32.86	33.64	34.42	35.26
Quarterly....	16.75	17.14	17.54	17.97

Years paid for.	Maximum Outstanding Loans.			
6	\$120	\$124	\$127	\$130
11	259	266	273	280

Guaranteed Reserve at end of Accumulation Period.

	\$418	\$428	\$438	\$449
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	3	3	200	3	3	200	3	3	200	3	3	200
4	5	3	266	5	2	266	5	2	266	5	2	266
5	7	3	333	7	2	333	7	1	333	7	1	333
6	8	9	400	8	8	400	8	7	400	8	6	400
7	10	2	466	10	0	466	9	10	466	9	8	466
8	11	4	533	11	2	533	11	0	533	10	9	533
9	12	4	600	12	2	600	11	11	600	11	8	600
10	13	3	666	13	0	666	12	9	666	12	6	666
11	14	1	733	13	9	733	13	5	733	13	2	733
12	14	9	800	14	5	800	14	1	800	13	9	800
13	15	6	866	15	1	866	14	9	866	14	5	866
14	16	2	933	15	9	933	15	5	933	15	0	933

\$1,000

LIFE—15 PAYMENTS.

ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 33.	Age 34.	Age 35.	Age 36.
Annual.....	\$69.60	\$71.50	\$73.50	\$75.80
Semi-annual.	36.19	37.18	38.22	39.42
Quarterly....	18.44	18.95	19.48	20.09

Years paid for.	Maximum Outstanding Loans.			
6	\$134	\$138	\$142	\$147
11	288	296	304	313

Guaranteed Reserve at end of Accumulation Period.

	\$460	\$470	\$481	\$493
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	3	4	200	3	4	200	3	4	200	3	4	200
4	5	2	266	5	2	266	5	2	266	5	2	266
5	7	1	333	7	1	333	7	1	333	7	0	333
6	8	5	400	8	4	400	8	3	400	8	2	400
7	9	7	466	9	5	466	9	4	466	9	2	466
8	10	7	533	10	5	533	10	3	533	10	0	533
9	11	5	600	11	3	600	11	0	600	10	9	600
10	12	3	666	11	11	666	11	8	666	11	5	666
11	12	10	733	12	6	733	12	3	733	11	11	733
12	13	5	800	13	1	800	12	9	800	12	5	800
13	14	0	866	13	8	866	13	3	866	12	11	866
14	14	7	933	14	2	933	13	10	933	13	5	933

\$1,000
LIFE—15 PAYMENTS.
ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 37.	Age 38.	Age 39.	Age 40.
Annual.....	\$78.20	\$80.90	\$83.90	\$87.30
Semi-annual.	40.66	42.07	43.63	45.40
Quarterly....	20.72	21.44	22.23	23.13

Years paid for.	Maximum Outstanding Loans.			
6	\$151	\$157	\$162	\$168
11	322	331	341	351

Guaranteed Reserve at end of Accumulation Period.

	\$504	\$515	\$527	\$539
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	3	4	200	3	4	200	3	5	200	3	5	200
4	5	2	266	5	1	266	5	1	266	5	0	266
5	6	11	333	6	10	333	6	9	333	6	8	333
6	8	0	400	7	11	400	7	10	400	7	8	400
7	9	0	466	8	10	466	8	7	466	8	5	466
8	9	10	533	9	7	533	9	4	533	9	2	533
9	10	6	600	10	2	600	10	0	600	9	9	600
10	11	1	666	10	10	666	10	7	666	10	3	666
11	11	7	733	11	3	733	11	0	733	10	8	733
12	12	1	800	11	9	800	11	5	800	11	1	800
13	12	7	866	12	2	866	11	10	866	11	5	866
14	13	0	933	12	7	933	12	3	933	11	10	933

\$1,000

LIFE—15 PAYMENTS.

ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 41.	Age 42.	Age 43.	Age 44.
Annual.....	\$90.90	\$95.00	\$99.60	\$104.90
Semi-annual.	47.27	49.40	51.79	54.55
Quarterly....	24.09	25.18	26.39	27.80

Years paid for.	Maximum Outstanding Loans.			
6	\$174	\$180	\$186	\$193
11	361	372	383	394

Guaranteed Reserve at end of Accumulation Period.

	\$551	\$563	\$575	\$587
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	Yrs.	Mos.	\$	Yrs.	Mos.	\$	Yrs.	Mos.	\$	Yrs.	Mos.	\$
3	3	4	200	3	4	200	3	4	200	3	4	200
4	5	0	266	4	11	266	4	10	266	4	9	266
5	6	7	333	6	5	333	6	4	333	6	2	333
6	7	6	400	7	4	400	7	2	400	7	0	400
7	8	3	466	8	1	466	7	10	466	7	8	466
8	8	11	533	8	8	533	8	5	533	8	2	533
9	9	6	600	9	2	600	8	11	600	8	8	600
10	9	11	666	9	8	666	9	4	666	9	1	666
11	10	4	733	10	0	733	9	9	733	9	5	733
12	10	9	800	10	5	800	10	1	800	9	9	800
13	11	1	866	10	9	866	10	5	866	10	1	866
14	11	5	933	11	0	933	10	8	933	10	3	933

\$1,000

LIFE—15 PAYMENTS.

ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 45.	Age 46.	Age 47.	Age 48.
Annual.....	\$110.90	\$117.70	\$125.70	\$135.10
Semi-annual.	57.67	61.20	65.36	70.25
Quarterly....	29.39	31.19	33.31	35.80

Years paid for.	Maximum Outstanding Loans.			
6	\$200	\$207	\$216	\$224
11	407	419	433	448

Guaranteed Reserve at end of Accumulation Period.

	\$599	\$611	\$623	\$636
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	3	3	200	3	3	200	3	2	200	3	1	200
4	4	8	266	4	7	266	4	6	266	4	4	266
5	6	1	333	5	11	333	5	10	333	5	8	333
6	6	10	400	6	8	400	6	6	400	6	4	400
7	7	5	466	7	3	466	7	1	466	6	11	466
8	8	0	533	7	9	533	7	7	533	7	4	533
9	8	5	600	8	2	600	7	11	600	7	9	600
10	8	9	666	8	6	666	8	4	666	8	1	666
11	9	1	733	8	10	733	8	7	733	8	4	733
12	9	5	800	9	1	800	8	10	800	8	7	800
13	9	8	866	9	4	866	9	1	866	8	9	866
14	9	11	933	9	7	933	9	3	933	8	11	933

\$1,000

LIFE—15 PAYMENTS.

ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 49.	Age 50.		
Annual.....	\$146.30	\$159.80		
Semi-annual.	76.08	83.10		
Quarterly....	38.77	42.55		

Years paid for.	Maximum Outstanding Loans.			
6	\$234	\$245		
11	464	481		

Guaranteed Reserve at end of Accumulation Period.

	\$648	\$660		
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	3	1	200	3	0	200						
4	4	3	266	4	2	266						
5	5	6	333	5	5	333						
6	6	2	400	6	0	400						
7	6	8	466	6	6	466						
8	7	2	533	6	11	533						
9	7	6	600	7	4	600						
10	7	10	666	7	7	666						
11	8	1	733	7	10	733						
12	8	4	800	8	1	800						
13	8	6	866	8	2	866						
14	8	7	933	8	3	933						

\$1,000

LIFE—20 PAYMENTS.

ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 25.	Age 26.	Age 27.	Age 28.
Annual.....	\$48.70	\$49.70	\$50.70	\$51.80
Semi-annual.	25.32	25.84	26.36	26.94
Quarterly ..	12.90	13.17	13.44	13.73

Years paid for.	Maximum Outstanding Loans.			
6	\$83	\$85	\$88	\$90
11	178	183	187	192

Guaranteed Reserve at end of Accumulation Period.

	\$285	\$292	\$299	\$307
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	2	5	150	2	5	150	2	5	150	2	5	150
4	3	11	200	3	11	200	3	11	200	3	11	200
5	5	5	250	5	5	250	5	4	250	5	4	250
6	6	7	300	6	7	300	6	7	300	6	6	300
7	7	10	350	7	9	350	7	8	350	7	7	350
8	8	11	400	8	10	400	8	9	400	8	8	400
9	9	11	450	9	9	450	9	8	450	9	7	450
10	10	9	500	10	7	500	10	5	500	10	4	500
11	11	7	550	11	5	550	11	3	550	11	1	550
12	12	4	600	12	1	600	11	10	600	11	8	600
13	12	11	650	12	8	650	12	5	650	12	2	650
14	13	5	700	13	2	700	12	10	700	12	7	700

\$1,000

LIFE—20 PAYMENTS.

ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 29.	Age 30.	Age 31.	Age 32.
Annual.....	\$52.90	\$54.00	\$55.20	\$56.60
Semi-annual.	27.51	28.08	28.70	29.43
Quarterly ..	14.02	14.31	14.63	15.00

Years paid for.	Maximum Outstanding Loans.			
6	\$92	\$95	\$98	\$101
11	197	202	208	214

Guaranteed Reserve at end of Accumulation Period.

	\$315	\$322	\$330	\$339
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	Yrs.	Mos.	\$	Yrs.	Mos.	\$	Yrs.	Mos.	\$	Yrs.	Mos.	\$
3	2	5	150	2	5	150	2	6	150	2	6	150
4	3	10	200	3	10	200	3	10	200	3	11	200
5	5	4	250	5	3	250	5	3	250	5	4	250
6	6	6	300	6	5	300	6	5	300	6	5	300
7	7	7	350	7	6	350	7	5	350	7	5	350
8	8	7	400	8	6	400	8	5	400	8	3	400
9	9	5	450	9	4	450	9	2	450	9	0	450
10	10	2	500	10	1	500	9	11	500	9	8	500
11	10	10	550	10	8	550	10	6	550	10	3	550
12	11	5	600	11	2	600	10	11	600	10	8	600
13	11	11	650	11	8	650	11	4	650	11	1	650
14	12	3	700	12	0	700	11	8	700	11	4	700

\$1,000

LIFE—20 PAYMENTS.

ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 33.	Age 34.	Age 35.	Age 36.
Annual.....	\$58.10	\$59.60	\$61.30	\$63.10
Semi-annual.	30.21	30.99	31.88	32.81
Quarterly ..	15.40	15.79	16.24	16.72

Years paid for.	Maximum Outstanding Loans.			
6	\$104	\$107	\$110	\$114
11	220	227	234	241

Guaranteed Reserve at end of Accumulation Period.

	\$347	\$355	\$363	\$372
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	2	6	150	2	6	150	2	6	150	2	7	150
4	3	11	200	3	11	200	3	11	200	4	0	200
5	5	4	250	5	4	250	5	5	250	5	5	250
6	6	5	300	6	5	300	6	5	300	6	4	300
7	7	4	350	7	3	350	7	3	350	7	2	350
8	8	2	400	8	1	400	8	0	400	7	10	400
9	8	11	450	8	9	450	8	7	450	8	5	450
10	9	6	500	9	4	500	9	2	500	8	11	500
11	10	0	550	9	9	550	9	7	550	9	4	550
12	10	5	600	10	2	600	9	11	600	9	8	600
13	10	9	650	10	6	650	10	2	650	9	11	650
14	11	0	700	10	9	700	10	5	700	10	1	700

\$1,000

LIFE—20 PAYMENTS.

ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 37.	Age 38.	Age 39.	Age 40.
Annual.....	\$65.10	\$67.30	\$69.70	\$72.30
Semi-annual.	33.85	35.00	36.24	37.60
Quarterly ...	17.25	17.83	18.47	19.20

Years paid for.	Maximum Outstanding Loans.			
6	\$118	\$122	\$127	\$132
11	248	256	264	272

Guaranteed Reserve at end of Accumulation Period.

	\$380	\$389	\$398	\$406
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	Yrs.	Mos.	\$	Yrs.	Mos.	\$	Yrs.	Mos.	\$	Yrs.	Mos.	\$
3	2	7	150	2	7	150	2	7	150	2	7	150
4	4	0	200	4	0	200	4	0	200	3	11	200
5	5	4	250	5	4	250	5	4	250	5	3	250
6	6	3	300	6	3	300	6	2	300	6	1	300
7	7	0	350	6	11	350	6	10	350	6	9	350
8	7	8	400	7	7	400	7	5	400	7	3	400
9	8	3	450	8	1	450	7	10	450	7	8	450
10	8	8	500	8	6	500	8	3	500	8	1	500
11	9	1	550	8	10	550	8	7	550	8	4	550
12	9	5	600	9	1	600	8	10	600	8	6	600
13	9	7	650	9	3	650	9	0	650	8	8	650
14	9	9	700	9	5	700	9	1	700	8	9	700

\$1,000

LIFE—20 PAYMENTS.

ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 41.	Age 42.	Age 43.	Age 44.
Annual.....	\$75.30	\$78.50	\$82.10	\$86.20
Semi-annual.	39.16	40.82	42.69	44.82
Quarterly ...	19.95	20.80	21.76	22.84
Years paid for.	Maximum Outstanding Loans.			
6	\$137	\$142	\$147	\$153
11	280	288	297	306

Guaranteed Reserve at end of Accumulation Period.

	\$415	\$423	\$431	\$440
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,009		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	2	8	150	2	7	150	2	7	150	2	7	150
4	3	11	200	3	10	200	3	10	200	3	9	200
5	5	2	250	5	1	250	5	0	250	4	11	250
6	5	11	300	5	10	300	5	9	300	5	7	300
7	6	7	350	6	5	350	6	3	350	6	1	350
8	7	1	400	6	11	400	6	9	400	6	6	400
9	7	6	450	7	3	450	7	1	450	6	10	450
10	7	10	500	7	7	500	7	4	500	7	1	500
11	8	1	550	7	9	550	7	6	550	7	3	550
12	8	3	600	8	0	600	7	8	600	7	5	600
13	8	4	650	8	1	650	7	9	650	7	5	650
14	8	5	700	8	1	700	7	9	700	7	5	700

\$1,000

LIFE—20 PAYMENTS.

ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 45.	Age 46.	Age 47.	Age 48.
Annual.....	\$90.90	\$96.20	\$102.20	\$109.20
Semi-annual.	47.27	50.02	53.14	56.78
Quarterly ...	24.09	25.49	27.08	28.94
Years paid for.	Maximum Outstanding Loans.			
6	\$159	\$165	\$172	\$179
11	316	326	337	349

Guaranteed Reserve at end of Accumulation Period.

	\$448	\$456	\$464	\$471
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	Yrs.	Mos.	\$	Yrs.	Mos.	\$	Yrs.	Mos.	\$	Yrs.	Mos.	\$
3	2	7	150	2	7	150	2	7	150	2	6	150
4	3	9	200	3	8	200	3	7	200	3	7	200
5	4	10	250	4	9	250	4	8	250	4	7	250
6	5	6	300	5	4	300	5	3	300	5	1	300
7	5	11	350	5	10	350	5	8	350	5	6	350
8	6	4	400	6	2	400	6	0	400	5	10	400
9	6	8	450	6	6	450	6	3	450	6	1	450
10	6	10	500	6	8	500	6	6	500	6	3	500
11	7	0	550	6	10	550	6	7	550	6	4	550
12	7	1	600	6	10	600	6	7	600	6	4	600
13	7	2	650	6	11	650	6	7	650	6	4	650
14	7	1	700	6	10	700	6	7	700	6	3	700

\$1,000

LIFE—20 PAYMENTS.

ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 49.	Age 50.		
Annual.....	\$117.50	\$127.20		
Semi-annual.	61.10	66.14		
Quarterly ...	31.14	33.71		

Years paid for.	Maximum Outstanding Loans.			
6	\$188	\$197		
11	362	376		

Guaranteed Reserve at end of Accumulation Period.

	\$479	\$486		
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	2	6	150	2	6	150						
4	3	6	200	3	5	200						
5	4	6	250	4	5	250						
6	5	0	300	4	10	300						
7	5	4	350	5	3	350						
8	5	8	400	5	6	400						
9	5	11	450	5	9	450						
10	6	1	500	5	10	500						
11	6	2	550	5	11	550						
12	6	2	600	5	11	600						
13	6	1	650	5	10	650						
14	6	0	700	5	8	700						

\$1,000

LIFE—20 PAYMENTS.

ACCUMULATION POLICY.

20-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 25.	Age 26.	Age 27.	Age 28.
Annual	\$54.00	\$55.20	\$56.50	\$57.90
Semi-annual	28.08	28.70	29.38	30.11
Quarterly ...	14.31	14.63	14.97	15.34

Years paid for.	Maximum Outstanding Loans.			
6	\$87	\$90	\$92	\$95
11	187	192	198	203
16	300	308	317	325

Guaranteed Reserve at end of Accumulation Period.

	\$428	\$438	\$449	\$460
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	Yrs.	Mos.	\$	Yrs.	Mos.	\$	Yrs.	Mos.	\$	Yrs.	Mos.	\$
3	2	6	150	2	6	150	2	7	150	2	7	150
4	4	1	200	4	1	200	4	1	200	4	1	200
5	5	9	250	5	9	250	5	8	250	5	8	250
6	7	0	300	7	0	300	7	0	300	6	11	300
7	8	3	350	8	3	350	8	2	350	8	1	350
8	9	5	400	9	5	400	9	4	400	9	3	400
9	10	5	450	10	4	450	10	3	450	10	1	450
10	11	4	500	11	2	500	11	1	500	10	11	500
11	12	2	550	12	0	550	11	10	550	11	8	550
12	12	11	600	12	9	600	12	6	600	12	4	600
13	13	7	650	13	4	650	13	1	650	12	10	650
14	14	1	700	13	10	700	13	7	700	13	3	700
15	14	7	750	14	3	750	13	11	750	13	8	750
16	15	0	800	14	8	800	14	4	800	14	0	800
17	15	4	850	15	0	850	14	8	850	14	4	850
18	15	9	900	15	4	900	15	0	900	14	8	900
19	16	1	950	15	9	950	15	4	950	14	11	950

\$1,000

LIFE—20 PAYMENTS.

ACCUMULATION POLICY.

20-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 29.	Age 30.	Age 31.	Age 32.
Annual	\$59.40	\$61.00	\$62.80	\$64.80
Semi-annual	30.89	31.72	32.66	33.70
Quarterly ...	15.74	16.16	16.64	17.17

Years paid for.	Maximum Outstanding Loans.			
6	\$98	\$101	\$104	\$108
11	209	216	223	230
16	335	344	355	365

Guaranteed Reserve at end of Accumulation Period.

	\$470	\$481	\$493	\$504
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.
	Yrs.	Mos.	\$	Yrs.	Mos.	\$	Yrs.	Mos.	\$	Yrs.	Mos.	\$
3	2	7	150	2	7	150	2	7	150	2	8	150
4	4	2	200	4	2	200	4	2	200	4	2	200
5	5	8	250	5	8	250	5	9	250	5	9	250
6	6	11	300	6	11	300	6	11	300	6	11	300
7	8	1	350	8	0	350	8	0	350	8	0	350
8	9	2	400	9	1	400	9	0	400	8	11	400
9	10	0	450	9	11	450	9	10	450	9	9	450
10	10	10	500	10	8	500	10	6	500	10	5	500
11	11	6	550	11	4	550	11	2	550	11	0	550
12	12	1	600	11	11	600	11	8	600	11	5	600
13	12	7	650	12	4	650	12	1	650	11	10	650
14	13	0	700	12	9	700	12	6	700	12	2	700
15	13	4	750	13	1	750	12	9	750	12	6	750
16	13	9	800	13	5	800	13	1	800	12	9	800
17	14	0	850	13	8	850	13	4	850	12	11	850
18	14	3	900	13	11	900	13	6	900	13	2	900
19	14	6	950	14	2	950	13	9	950	13	4	950

\$1,000

LIFE—20 PAYMENTS.

ACCUMULATION POLICY.

20-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 33.	Age 34.	Age 35.	Age 36.
Annual	\$66.90	\$69.30	\$72.00	\$75.00
Semi-annual	34.79	36.04	37.44	39.00
Quarterly ...	17.73	18.36	19.08	19.88

Years paid for.	Maximum Outstanding Loans.			
6	\$112	\$116	\$120	\$125
11	238	246	255	264
16	376	387	399	411

Guaranteed Reserve at end of Accumulation Period.

	\$515	\$527	\$539	\$551
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.	
	<i>Yrs. Mos.</i>	\$		<i>Yrs. Mos.</i>	\$		<i>Yrs. Mos.</i>	\$		<i>Yrs. Mos.</i>	\$	
3	2 8	150		2 9	150		2 9	150		2 10	150	
4	4 3	200		4 3	200		4 4	200		4 4	200	
5	5 10	250		5 10	250		5 11	250		5 11	250	
6	6 11	300		7 0	300		7 0	300		6 11	300	
7	8 0	350		7 11	350		7 11	350		7 10	350	
8	8 10	400		8 9	400		8 8	400		8 7	400	
9	9 7	450		9 6	450		9 4	450		9 2	450	
10	10 3	500		10 1	500		9 11	500		9 9	500	
11	10 9	550		10 7	550		10 5	550		10 2	550	
12	11 3	600		11 0	600		10 9	600		10 7	600	
13	11 7	650		11 4	650		11 1	650		10 10	650	
14	11 11	700		11 8	700		11 4	700		11 1	700	
15	12 2	750		11 10	750		11 7	750		11 3	750	
16	12 5	800		12 1	800		11 9	800		11 6	800	
17	12 7	850		12 3	850		11 11	850		11 7	850	
18	12 9	900		12 5	900		12 0	900		11 8	900	
19	12 11	950		12 7	950		12 2	950		11 9	950	

\$1,000

LIFE—20 PAYMENTS.

ACCUMULATION POLICY.

20-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 37.	Age 38.	Age 39.	Age 40.
Ann 1.....	\$78.40	\$82.20	\$86.50	\$91.50
Semi-annual	40.77	42.74	44.98	47.58
Quarterly...	20.78	21.78	22.92	24.25

Years
paid for.

Maximum Outstanding Loans.

6	\$130	\$136	\$142	\$148
11	274	285	296	307
16	423	437	451	465

Guaranteed Reserve at end of Accumulation Period.

\$563	\$575	\$587	\$599
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid- up.	Extended, \$1,000		or, Paid- up.	Extended, \$1,000		or, Paid- up.	Extended, \$1,000		or, Paid- up.
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	2	10	150	2	11	150	2	11	150	3	0	150
4	4	4	200	4	5	200	4	5	200	4	5	200
5	5	11	250	5	11	250	5	11	250	5	11	250
6	6	11	300	6	10	300	6	10	300	6	9	300
7	7	9	350	7	8	350	7	7	350	7	6	350
8	8	6	400	8	4	400	8	3	400	8	1	400
9	9	1	450	8	11	450	8	9	450	8	7	450
10	9	6	500	9	4	500	9	2	500	9	0	500
11	10	0	550	9	9	550	9	7	550	9	4	550
12	10	4	600	10	2	600	9	11	600	9	8	600
13	10	7	650	10	4	650	10	1	650	9	10	650
14	10	10	700	10	7	700	10	3	700	10	0	700
15	11	0	750	10	9	750	10	5	750	10	2	750
16	11	2	800	10	10	800	10	6	800	10	3	800
17	11	3	850	10	11	850	10	7	850	10	3	850
18	11	4	900	11	0	900	10	7	900	10	3	900
19	11	4	950	11	0	950	10	7	950	10	3	950

\$1,000

LIFE—20 PAYMENTS.

ACCUMULATION POLICY.

20-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 41.	Age 42.	Age 43.	Age 44.
Annual	\$97.30	\$104.10	\$112.20	\$121.90
Semi-annual	50.60	54.13	58.34	63.39
Quarterly ...	25.78	27.59	29.73	32.30

Years paid for.	Maximum Outstanding Loans.			
6	\$155	\$162	\$170	\$179
11	320	333	348	364
16	481	497	515	535

Guaranteed Reserve at end of Accumulation Period.

	\$611	\$623	\$636	\$648
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid-up.	Extended, \$1,000		or, Paid up
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	3	0	150	3	0	150	3	1	150	3	1	150
4	4	5	200	4	5	200	4	5	200	4	5	200
5	5	11	250	5	10	250	5	10	250	5	9	250
6	6	8	300	6	8	300	6	7	300	6	6	300
7	7	5	350	7	4	350	7	3	350	7	1	350
8	8	0	400	7	11	400	7	9	400	7	8	400
9	8	6	450	8	4	450	8	2	450	8	1	450
10	8	10	500	8	9	500	8	7	500	8	5	500
11	9	2	550	9	0	550	8	10	550	8	8	550
12	9	6	600	9	3	600	9	1	600	8	11	600
13	9	8	650	9	6	650	9	3	650	9	1	650
14	9	10	700	9	8	700	9	5	700	9	3	700
15	9	11	750	9	9	750	9	6	750	9	4	750
16	10	0	800	9	9	800	9	6	800	9	4	800
17	10	0	850	9	9	850	9	6	850	9	3	850
18	10	0	900	9	8	900	9	5	900	9	2	900
19	9	11	950	9	7	950	9	3	950	8	11	950

\$1,000
LIFE—20 PAYMENTS.
ACCUMULATION POLICY.

20-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 45.			
Annual	\$133.60			
Semi-annual	69.47			
Quarterly ...	55.40			

Years paid for.	Maximum Outstanding Loans.			
6	\$189			
11	382			
16	556			

Guaranteed Reserve at end of Accumulation Period.

	\$660			
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If payment of premiums is discontinued.

Years paid for.	INSURANCE:—			INSURANCE:—			INSURANCE:—			INSURANCE:—		
	Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.		Extended, \$1,000	or, Paid-up.	
	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	<i>Yrs.</i>	<i>Mos.</i>	\$
3	3	1	150									
4	4	5	200									
5	5	9	250									
6	6	5	300									
7	7	0	350									
8	7	6	400									
9	7	11	450									
10	8	3	500									
11	8	6	550									
12	8	9	600									
13	8	11	650									
14	9	0	700									
15	9	1	750									
16	9	1	800									
17	9	0	850									
18	8	10	900									
19	8	7	950									

\$1,000

15-YEAR ENDOWMENT.

ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 25.	Age 26.	Age 27.
Annual	\$93.60	\$94.20	\$94.80
Semi-annual.	48.67	48.98	49.30
Quarterly	24.80	24.96	25.12

Years paid for.	Maximum Outstanding Loans.		
6	\$276	\$276	\$276
11	605	605	605

Guaranteed Reserve at end of Accumulation Period.

\$1,000	\$1,000	\$1,000
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If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$
3	8	5	0	200	8	2	0	200	7	11	0	200
4	11	0	49	266	11	0	41	266	11	0	33	266
5	10	0	180	333	10	0	173	333	10	0	166	333
6	9	0	273	400	9	0	268	400	9	0	263	400
7	8	0	374	466	8	0	367	466	8	0	360	466
8	7	0	451	533	7	0	449	533	7	0	447	533
9	6	0	533	600	6	0	531	600	6	0	529	600
10	5	0	611	666	5	0	610	666	5	0	609	666
11	4	0	695	733	4	0	693	733	4	0	692	733
12	3	0	775	800	3	0	774	800	3	0	773	800
13	2	0	842	866	2	0	842	866	2	0	842	866
14	1	0	933		1	0	933		1	0	933	

\$1,000

15-YEAR ENDOWMENT.

ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 28.	Age 29.	Age 30.
Annual	\$95.50	\$96.30	\$97.10
Semi-annual.	49.66	50.08	50.49
Quarterly	25.31	25.52	25.73

Years paid for.	Maximum Outstanding Loans.		
6	\$277	\$277	\$277
11	606	606	607

Guaranteed Reserve at end of Accumulation Period.

	\$1,000	\$1,000	\$1,000
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If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$
3	7	8	0	200	7	6	0	200	7	4	0	200
4	11	0	25	266	11	0	16	266	11	0	6	266
5	10	0	160	333	10	0	154	333	10	0	148	333
6	9	0	258	400	9	0	253	400	9	0	248	400
7	8	0	354	466	8	0	349	466	8	0	345	466
8	7	0	444	533	7	0	441	533	7	0	438	533
9	6	0	526	600	6	0	524	600	6	0	522	600
10	5	0	608	666	5	0	607	666	5	0	605	666
11	4	0	691	733	4	0	690	733	4	0	689	733
12	3	0	772	800	3	0	771	800	3	0	771	800
13	2	0	843	866	2	0	843	866	2	0	843	866
14	1	0	933		1	0	933		1	0	933	

\$1,000

15-YEAR ENDOWMENT.

ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 31.	Age 32.	Age 33.
Annual	\$98.10	\$99.10	\$100.20
Semi-annual.	51.01	51.53	52.10
Quarterly	26.00	23.26	26.55
Years paid for.	Maximum Outstanding Loans.		
6	\$278	\$279	\$279
11	608	609	610

Guaranteed Reserve at end of Accumulation Period.

	\$1,000	\$1,000	\$1,000
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If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended,		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended,		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended,		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	\$1,000				\$1,000				\$1,000			
	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$
3	7	2	0	200	7	0	0	200	6	10	0	200
4	10	10	0	266	10	7	0	266	10	4	0	266
5	10	0	143	333	10	0	138	333	10	0	132	333
6	9	0	244	400	9	0	240	400	9	0	235	400
7	8	0	341	466	8	0	337	466	8	0	333	466
8	7	0	435	533	7	0	432	533	7	0	429	533
9	6	0	520	600	6	0	518	600	6	0	516	600
10	5	0	603	666	5	0	601	666	5	0	599	666
11	4	0	688	733	4	0	687	733	4	0	687	733
12	3	0	771	800	3	0	771	800	3	0	771	800
13	2	0	843	866	2	0	843	866	2	0	844	866
14	1	0	933		1	0	933		1	0	933	

\$1,000

15-YEAR ENDOWMENT.

ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 34.	Age 35.	Age 36.
Annual	\$101.40	\$102.90	\$104.50
Semi-annual.	52.73	53.51	54.34
Quarterly	26.87	27.27	27.69

Years paid for.	Maximum Outstanding Loans.		
6	\$280	\$282	\$283
11	611	613	615

Guaranteed Reserve at end of Accumulation Period.

	\$1,000	\$1,000	\$1,000
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If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$
3	6	8	0	200	6	6	0	200	6	5	0	200
4	10	1	0	266	9	10	0	266	9	7	0	266
5	10	0	125	333	10	0	118	333	10	0	111	333
6	9	0	230	400	9	0	225	400	9	0	219	400
7	8	0	329	466	8	0	325	466	8	0	320	466
8	7	0	425	533	7	0	421	533	7	0	416	533
9	6	0	514	600	6	0	511	600	6	0	507	600
10	5	0	598	666	5	0	596	666	5	0	593	666
11	4	0	686	733	4	0	685	733	4	0	684	733
12	3	0	770	800	3	0	769	800	3	0	768	800
13	2	0	844	866	2	0	844	866	2	0	844	866
14	1	0	933		1	0	933		1	0	933	

\$1,000

15-YEAR ENDOWMENT.

ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 37.	Age 38.	Age 39.
Annual	\$106.30	\$108.30	\$110.60
Semi-annual .	55.28	56.32	57.51
Quarterly	28.17	28.70	29.31

Years paid for.	Maximum Outstanding Loans.		
6	\$285	\$287	\$289
11	617	620	623

Guaranteed Reserve at end of Accumulation Period.

	\$1,000	\$1,000	\$1,000
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If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance	Insurance		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Extended,	\$1,000			Extended,	\$1,000			Extended,	\$1,000		
	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$
3	6	4	0	200	6	2	0	200	6	0	0	200
4	9	4	0	266	9	1	0	266	8	10	0	266
5	10	0	103	333	10	0	93	333	10	0	81	333
6	9	0	212	400	9	0	204	400	9	0	194	400
7	8	0	314	466	8	0	307	466	8	0	300	466
8	7	0	411	533	7	0	405	533	7	0	399	533
9	6	0	502	600	6	0	498	600	6	0	494	600
10	5	0	589	666	5	0	585	666	5	0	582	666
11	4	0	682	733	4	0	680	733	4	0	678	733
12	3	0	767	800	3	0	766	800	3	0	766	800
13	2	0	845	866	2	0	846	866	2	0	847	866
14	1	0	933		1	0	933		1	0	933	

\$1,000

15-YEAR ENDOWMENT.

ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 40.	Age 41.	Age 42.
Annual	\$113.30	\$116.50	\$120.40
Semi-annual.	58.92	60.58	62.61
Quarterly	30.02	30.87	31.91

Years paid for.	Maximum Outstanding Loans.		
6	\$291	\$294	\$297
11	625	628	632

Guaranteed Reserve at end of Accumulation Period.

	\$1,000	\$1,000	\$1,000
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If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$
3	5	10	0	200	5	8	0	200	5	6	0	200
4	8	7	0	266	8	3	0	266	7	11	0	266
5	10	0	69	333	10	0	55	333	10	0	38	333
6	9	0	183	400	9	0	171	400	9	0	158	400
7	8	0	293	466	8	0	285	466	8	0	276	466
8	7	0	393	533	7	0	387	533	7	0	380	533
9	6	0	490	600	6	0	486	600	6	0	483	600
10	5	0	580	666	5	0	579	666	5	0	578	666
11	4	0	677	733	4	0	677	733	4	0	677	733
12	3	0	766	800	3	0	766	800	3	0	766	800
13	2	0	848	866	2	0	849	866	2	0	850	866
14	1	0	933		1	0	933		1	0	933	

\$1,000

15-YEAR ENDOWMENT.

ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 43.	Age 44.	Age 45.
Annual	\$124.80	\$130.00	\$136.00
Semi-annual.	64.90	67.60	70.72
Quarterly	33.07	34.45	36.04

Years paid for.	Maximum Outstanding Loans.		
6	\$300	\$303	\$307
11	636	640	645

Guaranteed Reserve at end of Accumulation Period.

	\$1,000	\$1,000	\$1,000
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If payment of premiums is discontinued.

Years paid for.	1			or 2	1				or 2	1				or 2
	Insurance		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.		Insurance		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	
	Extended,	\$1,000			Extended,	\$1,000				Extended,	\$1,000			
	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$		<i>Yrs.</i>	<i>Mos.</i>	\$	\$	
3	5	4	0	200	5	2	0	200		5	0	0	200	
4	7	9	0	266	7	6	0	266		7	3	0	266	
5	10	0	17	333	9	10	0	333		9	6	0	333	
6	9	0	144	400	9	0	128	400		9	0	111	400	
7	8	0	266	466	8	0	254	466		8	0	242	466	
8	7	0	373	533	7	0	367	533		7	0	361	533	
9	6	0	480	600	6	0	477	600		6	0	474	600	
10	5	0	577	666	5	0	577	666		5	0	576	666	
11	4	0	677	733	4	0	676	733		4	0	676	733	
12	3	0	767	800	3	0	768	800		3	0	769	800	
13	2	0	852	866	2	0	854	866		2	0	856	866	
14	1	0	933		1	0	933			1	0	933		

\$1,000

15-YEAR ENDOWMENT.

ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 46.	Age 47.	Age 48.
Annual	\$142.90	\$151.00	\$160.50
Semi-annual .	74.31	78.52	83.46
Quarterly	37.87	40.02	42.53

Years paid for.	Maximum Outstanding Loans.		
6	\$311	\$316	\$322
11	650	656	663

Guaranteed Reserve at end of Accumulation Period.

	\$1,000	\$1,000	\$1,000
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If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance
	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$
3	4	11	0	200	4	10	0	200	4	9	0	200
4	7	1	0	266	6	11	0	266	6	9	0	266
5	9	3	0	333	9	0	0	333	8	9	0	333
6	9	0	94	400	9	0	78	400	9	0	62	400
7	8	0	230	466	8	0	219	466	8	0	209	466
8	7	0	355	533	7	0	349	533	7	0	344	533
9	6	0	471	600	6	0	469	600	6	0	467	600
10	5	0	576	666	5	0	576	666	5	0	576	666
11	4	0	677	733	4	0	678	733	4	0	680	733
12	3	0	771	800	3	0	773	800	3	0	776	800
13	2	0	859	866	2	0	862	866	2	0	866	
14	1	0	933		1	0	933		1	0	933	

\$1,000

15-YEAR ENDOWMENT.

ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 49.	Age 50.	
Annual	\$172.00	\$186.10	
Semi-annual.	89.14	96.77	
Quarterly	45.58	49.32	

Years paid for.	Maximum Outstanding Loans.		
6	\$328	\$335	
11	672	682	

Guaranteed Reserve at end of Accumulation Period.

	\$1,000	\$1,000	
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If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000	With Cash if living at maturity of Policy.	Paid-up Endowment Insurance		Insurance Extended, \$1,000	With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.		Insurance Extended, \$1,000	With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	
	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$
3	4	8	0	200	4	8	0	200				
4	6	7	0	266	6	5	0	266				
5	8	6	0	333	8	3	0	333				
6	9	0	46	400	9	0	30	400				
7	8	0	200	466	8	0	192	466				
8	7	0	339	533	7	0	334	533				
9	6	0	465	600	6	0	463	600				
10	5	0	575	666	5	0	575	666				
11	4	0	682	733	4	0	685	733				
12	3	0	780	800	3	0	784	800				
13	2	0	866		2	0	866					
14	1	0	933		1	0	933					

\$1,000

20-YEAR ENDOWMENT.

ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 25.	Age 26.	Age 27.
Annual	\$68.10	\$68.60	\$69.10
Semi-annual..	35.41	35.67	35.93
Quarterly.....	18.05	18.18	18.31
Years paid for.	Maximum Outstanding Loans.		
6	\$183	\$183	\$183
11	399	399	400

Guaranteed Reserve at end of Accumulation Period.

	\$655	\$655	\$655
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If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$
3	5	3	0	150	5	1	0	150	4	11	0	150
4	8	7	0	200	8	4	0	200	8	1	0	200
5	12	1	0	250	11	8	0	250	11	3	0	250
6	14	0	20	300	14	0	8	300	13	7	0	300
7	13	0	103	350	13	0	92	350	13	0	81	350
8	12	0	183	400	12	0	175	400	12	0	167	400
9	11	0	259	450	11	0	253	450	11	0	247	450
10	10	0	334	500	10	0	329	500	10	0	324	500
11	9	0	405	550	9	0	402	550	9	0	398	550
12	8	0	476	600	8	0	472	600	8	0	468	600
13	7	0	542	650	7	0	538	650	7	0	534	650
14	6	0	603	700	6	0	600	700	6	0	597	700

\$1,000 20-YEAR ENDOWMENT. ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 28.	Age 29.	Age 30.
Annual	\$69.70	\$70.30	\$71.00
Semi-annual..	36.24	36.56	36.92
Quarterly.....	18.47	18.63	18.82

Years paid for.	Maximum Outstanding Loans.		
6	\$184	\$184	\$184
11	400	400	401

Guaranteed Reserve at end of Accumulation Period.

	\$655	\$655	\$654
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If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$
3	4	10	0	150	4	9	0	150	4	8	0	150
4	7	10	0	200	7	8	0	200	7	5	0	200
5	10	11	0	250	10	7	0	250	10	3	0	250
6	13	1	0	300	12	9	0	300	12	6	0	300
7	13	0	70	350	13	0	59	350	13	0	48	350
8	12	0	158	400	12	0	149	400	12	0	140	400
9	11	0	240	450	11	0	232	450	11	0	223	450
10	10	0	318	500	10	0	311	500	10	0	303	500
11	9	0	393	550	9	0	388	550	9	0	381	550
12	8	0	463	600	8	0	458	600	8	0	452	600
13	7	0	530	650	7	0	526	650	7	0	521	650
14	6	0	593	700	6	0	589	700	6	0	585	700

\$1,000

20-YEAR ENDOWMENT.

ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 31.	Age 32.	Age 33.
Annual	\$71.70	\$72.60	\$73.50
Semi-annual..	37.28	37.75	38.22
Quarterly.....	19.00	19.24	19.48

Years paid for.	Maximum Outstanding Loans.		
6	\$185	\$186	\$186
11	401	402	403

Guaranteed Reserve at end of Accumulation Period.

	\$654	\$654	\$654
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If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000	With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.		Insurance Extended, \$1,000	With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.		Insurance Extended, \$1,000	With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	
	<i>Yrs.</i>	<i>Mos.</i>	<i>\$</i>	<i>\$</i>	<i>Yrs.</i>	<i>Mos.</i>	<i>\$</i>	<i>\$</i>	<i>Yrs.</i>	<i>Mos.</i>	<i>\$</i>	<i>\$</i>
3	4	7	0	150	4	6	0	150	4	5	0	150
4	7	3	0	200	7	1	0	200	6	11	0	200
5	10	0	0	250	9	9	0	250	9	6	0	250
6	12	3	0	300	11	11	0	300	11	7	0	300
7	13	0	37	350	13	0	25	350	13	0	13	350
8	12	0	130	400	12	0	119	400	12	0	106	400
9	11	0	214	450	11	0	204	450	11	0	193	450
10	10	0	294	500	10	0	284	500	10	0	274	500
11	9	0	373	550	9	0	364	550	9	0	354	550
12	8	0	445	600	8	0	438	600	8	0	430	600
13	7	0	515	650	7	0	508	650	7	0	500	650
14	6	0	579	700	6	0	572	700	6	0	565	700

\$1,000

20-YEAR ENDOWMENT.

ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 34.	Age 35.	Age 36.
Annual	\$74.40	\$75.60	\$76.90
Semi-annual..	38.69	39.31	39.99
Quarterly.....	19.72	20.03	20.38

Years paid for.	Maximum Outstanding Loans.		
6	\$187	\$188	\$190
11	405	407	408

Guaranteed Reserve at end of Accumulation Period.

	\$654	\$653	\$653
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If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$
3	4	4	0	150	4	3	0	150	4	3	0	150
4	6	10	0	200	6	8	0	200	6	7	0	200
5	9	4	0	250	9	2	0	250	9	0	0	250
6	11	3	0	300	10	11	0	300	10	7	0	300
7	12	9	0	350	12	5	0	350	12	0	0	350
8	12	0	91	400	12	0	74	400	12	0	56	400
9	11	0	180	450	11	0	166	450	11	0	149	450
10	10	0	264	500	10	0	253	500	10	0	234	500
11	9	0	344	550	9	0	334	550	9	0	322	550
12	8	0	421	600	8	0	412	600	8	0	400	600
13	7	0	492	650	7	0	483	650	7	0	474	650
14	6	0	558	700	6	0	551	700	6	0	544	700

\$1,000

20-YEAR ENDOWMENT.

ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 37.	Age 38.	Age 39.
Annual	\$78.20	\$79.80	\$81.60
Semi-annual..	40.66	41.50	42.43
Quarterly....	20.72	21.15	21.62

Years paid for.	Maximum Outstanding Loans.		
6	\$191	\$193	\$195
11	410	413	415

Guaranteed Reserve at end of Accumulation Period.

	\$653	\$652	\$652
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If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endow- ment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endow- ment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endow- ment Insurance.
	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$
3	4	2	0	150	4	1	0	150	4	0	0	150
4	6	5	0	200	6	3	0	200	6	1	0	200
5	8	9	0	250	8	6	0	250	8	3	0	250
6	10	3	0	300	9	11	0	300	9	7	0	300
7	11	7	0	350	11	2	0	350	10	9	0	350
8	12	0	36	400	12	0	15	400	11	8	0	400
9	11	0	129	450	11	0	107	450	11	0	84	450
10	10	0	214	500	10	0	194	500	10	0	175	500
11	9	0	308	550	9	0	293	550	9	0	276	550
12	8	0	388	600	8	0	376	600	8	0	363	600
13	7	0	465	650	7	0	455	650	7	0	444	650
14	6	0	537	700	6	0	529	700	6	0	521	700

\$1,000

20-YEAR ENDOWMENT.

ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 40.	Age 41.	Age 42.
Annual.....	\$83.70	\$86.30	\$89.40
Semi-annual..	43.52	44.88	46.48
Quarterly....	22.18	22.87	23.69

Years paid for.	Maximum Outstanding Loans.		
6	\$198	\$200	\$203
11	417	420	423

Guaranteed Reserve at end of Accumulation Period.

	\$651	\$650	\$650
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If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000	With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.		Insurance Extended, \$1,000	With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.		Insurance Extended, \$1,000	With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	
	Yrs. Mos.	\$	\$		Yrs Mos.	\$	\$		Yrs. Mos.	\$	\$	
3	3 11	0	150		3 10	0	150		3 9	0	150	
4	5 11	0	200		5 8	0	200		5 6	0	200	
5	7 11	0	250		7 7	0	250		7 4	0	250	
6	9 3	0	300		8 11	0	300		8 7	0	300	
7	10 4	0	350		9 11	0	350		9 6	0	350	
8	11 3	0	400		10 10	0	400		10 5	0	400	
9	11 0	59	450		11 0	33	450		11 0	6	450	
10	10 0	156	500		10 0	140	500		10 0	119	500	
11	9 0	257	550		9 0	238	550		9 0	219	550	
12	8 0	349	600		8 0	335	600		8 0	320	600	
13	7 0	433	650		7 0	421	650		7 0	409	650	
14	6 0	512	700		6 0	502	700		6 0	491	700	

\$1,000

20-YEAR ENDOWMENT.

ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 43.	Age 44.	Age 45.
Annual.....	\$92.90	\$96.90	\$101.40
Semi-annual..	48.31	50.39	52.73
Quarterly....	24.62	25.68	26.87

Years paid for.	Maximum Outstanding Loans.		
6	\$205	\$208	\$212
11	426	430	434

Guaranteed Reserve at end of Accumulation Period.

	\$649	\$648	\$647
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If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$
3	3	8	0	150	3	7	0	150	3	6	0	150
4	5	4	0	200	5	2	0	200	5	0	0	200
5	7	1	0	250	6	10	0	250	6	7	0	250
6	8	3	0	300	7	11	0	300	7	8	0	300
7	9	2	0	350	8	10	0	350	8	6	0	350
8	10	0	0	400	9	7	0	400	9	3	0	400
9	10	8	0	450	10	4	0	450	10	0	0	450
10	10	0	96	500	10	0	71	500	10	0	43	500
11	9	0	200	550	9	0	180	550	9	0	160	550
12	8	0	304	600	8	0	288	600	8	0	270	600
13	7	0	396	650	7	0	382	650	7	0	367	650
14	6	0	479	700	6	0	466	700	6	0	452	700

\$1,000
20-YEAR ENDOWMENT.
ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 46.	Age 47.	Age 48.
Annual.....	\$106.60	\$112.60	\$119.60
Semi-annual..	55.43	58.55	62.19
Quarterly.....	28.25	29.84	31.69

Years paid for.	Maximum Outstanding Loans.		
6	\$216	\$220	\$225
11	439	444	450

Guaranteed Reserve at end of Accumulation Period.

	\$645	\$644	\$643
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If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$
3	3	5	0	150	3	4	0	150	3	3	0	150
4	4	11	0	200	4	9	0	200	4	8	0	200
5	6	5	0	250	6	3	0	250	6	1	0	250
6	7	5	0	300	7	2	0	300	7	0	0	300
7	8	3	0	350	8	0	0	350	7	9	0	350
8	9	0	0	400	8	9	0	400	8	6	0	400
9	9	9	0	450	9	5	0	450	9	1	0	450
10	10	0	11	500	9	10	0	500	9	7	0	500
11	9	0	140	550	9	0	120	550	9	0	100	550
12	8	0	247	600	8	0	222	600	8	0	196	600
13	7	0	350	650	7	0	330	650	7	0	305	650
14	6	0	437	700	6	0	420	700	6	0	400	700

\$1,000 20-YEAR ENDOWMENT. ACCUMULATION POLICY.

15-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 49.	Age 50.	
Annual.....	\$127.80	\$137.60	
Semi-annual..	66.46	71.55	
Quarterly....	33.87	36.46	

Years paid for.	Maximum Outstanding Loans.		
6	\$231	\$237	
11	458	467	

Guaranteed Reserve at end of Accumulation Period.

	\$641	\$640	
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If payment of premiums is discontinued.

Years paid for.	1		or 2	1		or 2	1		or 2
	Insurance Extended, \$1,000	With Cash if living at maturity of Policy.	Paid-up Endow-ment Insurance.	Insurance Extended, \$1,000	With Cash if living at maturity of Policy.	Paid-up Endow-ment Insurance.	Insurance Extended, \$1,000	With Cash if living at maturity of Policy.	Paid-up Endow-ment Insurance.
	<i>Yrs. Mos.</i>	<i>\$</i>	<i>\$</i>	<i>Yrs. Mos.</i>	<i>\$</i>	<i>\$</i>	<i>Yrs. Mos.</i>	<i>\$</i>	<i>\$</i>
3	3 2	0	150	3 2	0	150			
4	4 7	0	200	4 6	0	200			
5	6 0	0	250	5 11	0	250			
6	6 10	0	300	6 8	0	300			
7	7 7	0	350	7 5	0	350			
8	8 3	0	400	8 0	0	400			
9	8 9	0	450	8 5	0	450			
10	9 2	0	500	8 9	0	500			
11	9 0	79	550	9 0	58	550			
12	8 0	168	600	8 0	138	600			
13	7 0	278	650	7 0	249	650			
14	6 0	376	700	6 0	350	700			

\$1,000

20-YEAR ENDOWMENT.

ACCUMULATION POLICY.

20-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 25.	Age 26.	Age 27.
Annual.....	\$75.40	\$76.10	\$77.00
Semi-annual	39.21	39.57	40.04
Quarterly...	19.98	20.17	20.40
Years paid for.	Maximum Outstanding Loans.		
6	\$190	\$191	\$191
11	415	416	417
16	681	682	684

Guaranteed Reserve at end of Accumulation Period.

	\$1,000	\$1,000	\$1,000
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If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$
3	5	7	0	150	5	5	0	150	5	3	0	150
4	9	1	0	200	8	10	0	200	8	6	0	200
5	12	8	0	250	12	3	0	250	11	10	0	250
6	14	0	36	300	14	0	20	300	14	0	0	300
7	13	0	120	350	13	0	112	350	13	0	103	350
8	12	0	203	400	12	0	197	400	12	0	190	400
9	11	0	281	450	11	0	276	450	11	0	271	450
10	10	0	357	500	10	0	353	500	10	0	349	500
11	9	0	431	550	9	0	428	550	9	0	425	550
12	8	0	503	600	8	0	501	600	8	0	499	600
13	7	0	572	650	7	0	570	650	7	0	568	650
14	6	0	634	700	6	0	633	700	6	0	632	700
15	5	0	695	750	5	0	694	750	5	0	693	750
16	4	0	760	800	4	0	760	800	4	0	759	800
17	3	0	823	850	3	0	823	850	3	0	823	850
18	2	0	885	900	2	0	885	900	2	0	885	900
19	1	0	944	950	1	0	944	950	1	0	944	950

\$1,000 20-YEAR ENDOWMENT. ACCUMULATION POLICY.

20-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 28.	Age 29.	Age 30.
Annual.....	\$77.90	\$79.00	\$80.10
Semi-annual	40.51	41.08	41.65
Quarterly...	20.64	20.94	21.23

Years paid for.	Maximum Outstanding Loans.		
6	\$192	\$193	\$194
11	418	420	422
16	685	687	689

Guaranteed Reserve at end of Accumulation Period.

\$1,000	\$1,000	\$1,000
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If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$
3	5	1	0	150	4	11	0	150	4	10	0	150
4	8	3	0	200	8	0	0	200	7	10	0	200
5	11	6	0	250	11	2	0	250	10	10	0	250
6	13	9	0	300	13	6	0	300	13	3	0	300
7	13	0	93	350	13	0	83	350	13	0	73	350
8	12	0	183	400	12	0	176	400	12	0	167	400
9	11	0	266	450	11	0	260	450	11	0	254	450
10	10	0	345	500	10	0	340	500	10	0	335	500
11	9	0	422	550	9	0	418	550	9	0	414	550
12	8	0	497	600	8	0	493	600	8	0	489	600
13	7	0	566	650	7	0	563	650	7	0	560	650
14	6	0	630	700	6	0	628	700	6	0	626	700
15	5	0	692	750	5	0	691	750	5	0	689	750
16	4	0	759	800	4	0	758	800	4	0	758	800
17	3	0	823	850	3	0	822	850	3	0	822	850
18	2	0	885	900	2	0	884	900	2	0	884	900
19	1	0	944	950	1	0	943	950	1	0	943	950

\$1,000

20-YEAR ENDOWMENT.

ACCUMULATION POLICY.

20-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 31.	Age 32.	Age 33.
Annual.....	\$81.40	\$82.90	\$84.60
Semi-annual	42.33	43.10	43.99
Quarterly...	21.57	21.97	22.42
Years paid for.	Maximum Outstanding Loans.		
6	\$195	\$197	\$198
11	424	427	430
16	692	694	697

Guaranteed Reserve at end of Accumulation Period.

	\$1,000	\$1,000	\$1,000
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If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$
3	4	9	0	150	4	8	0	150	4	7	0	150
4	7	8	0	200	7	7	0	200	7	5	0	200
5	10	8	0	250	10	6	0	250	10	4	0	250
6	13	0	0	300	12	9	0	300	12	5	0	300
7	13	0	63	350	13	0	53	350	13	0	42	350
8	12	0	158	400	12	0	148	400	12	0	138	400
9	11	0	247	450	11	0	240	450	11	0	232	450
10	10	0	330	500	10	0	325	500	10	0	319	500
11	9	0	410	550	9	0	406	550	9	0	401	550
12	8	0	485	600	8	0	481	600	8	0	477	600
13	7	0	557	650	7	0	553	650	7	0	548	650
14	6	0	623	700	6	0	619	700	6	0	615	700
15	5	0	687	750	5	0	684	750	5	0	681	750
16	4	0	757	800	4	0	756	800	4	0	755	800
17	3	0	822	850	3	0	822	850	3	0	822	850
18	2	0	884	900	2	0	885	900	2	0	885	900
19	1	0	943	950	1	0	944	950	1	0	944	950

\$1,000 20-YEAR ENDOWMENT.

ACCUMULATION POLICY.

20-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 34.	Age 35.	Age 36.
Annual.....	\$86 50	\$88.70	\$91.20
Semi-annual	44.98	46.12	47.42
Quarterly...	22.92	23.50	24.17
Years paid for.	Maximum Outstanding Loans.		
6	\$200	\$202	\$205
11	433	437	442
16	700	704	708

Guaranteed Reserve at end of Accumulation Period.

	\$1,000	\$1,000	\$1,000
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If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$
3	4	7	0	150	4	7	0	150	4	7	0	150
4	7	4	0	200	7	2	0	200	7	1	0	200
5	10	1	0	250	9	10	0	250	9	8	0	250
6	12	1	0	300	11	9	0	300	11	5	0	300
7	13	0	31	350	13	0	17	350	13	0	0	350
8	12	0	128	400	12	0	117	400	12	0	105	400
9	11	0	223	450	11	0	212	450	11	0	198	450
10	10	0	311	500	10	0	302	500	10	0	292	500
11	9	0	395	550	9	0	387	550	9	0	378	550
12	8	0	472	600	8	0	467	600	8	0	462	600
13	7	0	544	650	7	0	541	650	7	0	538	650
14	6	0	614	700	6	0	613	700	6	0	612	700
15	5	0	680	750	5	0	679	750	5	0	679	750
16	4	0	754	800	4	0	754	800	4	0	754	800
17	3	0	822	850	3	0	822	850	3	0	822	850
18	2	0	886	900	2	0	886	900	2	0	887	900
19	1	0	945	950	1	0	945	950	1	0	946	950

\$1,000 20-YEAR ENDOWMENT. ACCUMULATION POLICY.

20-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 37.	Age 38.	Age 39.
Annual.....	\$94.10	\$97.40	\$101.30
Semi-annual	48.93	50.65	52.68
Quarterly...	24.94	25.81	26.84

Years paid for.	Maximum Outstanding Loans.		
6	\$208	\$211	\$215
11	447	452	458
16	713	719	723

Guaranteed Reserve at end of Accumulation Period.

	\$1,000	\$1,000	\$1,000
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If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$
3	4	7	0	150	4	7	0	150	4	7	0	150
4	7	0	0	200	6	11	0	200	6	9	0	200
5	9	5	0	250	9	3	0	250	9	0	0	250
6	11	1	0	300	10	9	0	300	10	5	0	300
7	12	7	0	350	12	2	0	350	11	9	0	350
8	12	0	90	400	12	0	70	400	12	0	48	400
9	11	0	181	450	11	0	164	450	11	0	148	450
10	10	0	280	500	10	0	265	500	10	0	250	500
11	9	0	368	550	9	0	358	550	9	0	349	550
12	8	0	456	600	8	0	449	600	8	0	443	600
13	7	0	535	650	7	0	532	650	7	0	529	650
14	6	0	611	700	6	0	611	700	6	0	611	700
15	5	0	679	750	5	0	680	750	5	0	683	750
16	4	0	755	800	4	0	757	800	4	0	759	800
17	3	0	823	850	3	0	825	850	3	0	827	850
18	2	0	888	900	2	0	890	900	2	0	892	900
19	1	0	947	950	1	0	948	950	1	0	949	950

\$1,000

20-YEAR ENDOWMENT.

ACCUMULATION POLICY.

20-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 40.	Age 41.	Age 42.
Annual.....	\$105 90	\$111.70	\$118.70
Semi-annual	55 07	58.08	61.72
Quarterly ...	28.06	29.60	31.46
Years paid for.	Maximum Outstanding Loans.		
6	\$219	\$224	\$229
11	465	472	480
16	729	736	744

Guaranteed Reserve at end of Accumulation Period.

	\$1,000	\$1,000	\$1,000
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If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endow- ment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endow- ment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endow- ment Insurance.
	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$	Yrs.	Mos.	\$	\$
3	4	7	0	150	4	6	0	150	4	5	0	150
4	6	8	0	200	6	6	0	200	6	4	0	200
5	8	9	0	250	8	7	0	250	8	4	0	250
6	10	2	0	300	9	11	0	300	9	8	0	300
7	11	5	0	350	11	1	0	350	10	9	0	350
8	12	0	23	400	11	11	0	400	11	9	0	400
9	11	0	132	450	11	0	116	450	11	0	100	450
10	10	0	236	500	10	0	224	500	10	0	214	500
11	9	0	342	550	9	0	336	550	9	0	330	550
12	8	0	439	600	8	0	436	600	8	0	435	600
13	7	0	527	650	7	0	528	650	7	0	529	650
14	6	0	611	700	6	0	612	700	6	0	614	700
15	5	0	686	750	5	0	689	750	5	0	693	750
16	4	0	761	800	4	0	764	800	4	0	768	800
17	3	0	830	850	3	0	834	850	3	0	838	850
18	2	0	894	900	2	0	896	900	2	0	899	900
19	1	0	950		1	0	950		1	0	950	

\$1,000

20-YEAR ENDOWMENT.

ACCUMULATION POLICY.

20-Year Period.

With return of the Annual Premiums paid in event of death within the Accumulation Period.

Premium.	Age 43.	Age 44.	Age 45.
Annual.....	\$127 00	\$136.90	\$149.10
Semi-annual	66 04	71 19	77 53
Quarterly ...	33.66	36.28	39.51
Years paid for.	Maximum Outstanding Loans.		
6	\$234	\$241	\$248
11	490	501	513
16	754	765	777

Guaranteed Reserve at end of Accumulation Period.

	\$1,000	\$1,000	\$1,000
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If payment of premiums is discontinued.

Years paid for.	1			or 2	1			or 2	1			or 2
	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.	Insurance Extended, \$1,000		With Cash if living at maturity of Policy.	Paid-up Endowment Insurance.
	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$	<i>Yrs.</i>	<i>Mos.</i>	\$	\$
3	4	4	0	150	4	3	0	150	4	1	0	150
4	6	3	0	200	6	0	0	200	5	10	0	200
5	8	2	0	250	7	10	0	250	7	8	0	250
6	9	5	0	300	9	2	0	300	8	11	0	300
7	10	5	0	350	10	2	0	350	9	11	0	350
8	11	6	0	400	11	2	0	400	10	9	0	400
9	11	0	85	450	11	0	70	450	11	0	55	450
10	10	0	206	500	10	0	199	500	10	0	192	500
11	9	0	325	550	9	0	320	550	9	0	315	550
12	8	0	434	600	8	0	434	600	8	0	434	600
13	7	0	531	650	7	0	533	650	7	0	537	650
14	6	0	617	700	6	0	621	700	6	0	627	700
15	5	0	697	750	5	0	701	750	5	0	706	750
16	4	0	772	800	4	0	778	800	4	0	786	800
17	3	0	843	850	3	0	848	850	3	0	855	850
18	2	0	900		2	0	900		2	0	900	
19	1	0	950		1	0	950		1	0	950	



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